

**United States Bankruptcy Court**  
**Middle District of North Carolina (NC Exemptions)**

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Embich, Walter Anthony</b>	Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Embich, Terra Chrystell</b>
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): <b>AKA Terra Bialas; AKA Terra C Webster</b>
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-8996</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-0713</b>
Street Address of Debtor (No. and Street, City, and State): <b>315 Buckeye Drive Raeford, NC</b>	Street Address of Joint Debtor (No. and Street, City, and State): <b>315 Buckeye Drive Raeford, NC</b>
ZIP Code <b>28376</b>	ZIP Code <b>28376</b>
County of Residence or of the Principal Place of Business: <b>Hoke</b>	County of Residence or of the Principal Place of Business: <b>Hoke</b>
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIP Code	ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):	

<p><b>Type of Debtor</b> (Form of Organization) (Check one box)</p> <p><input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i></p> <p><input type="checkbox"/> Corporation (includes LLC and LLP)</p> <p><input type="checkbox"/> Partnership</p> <p><input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)</p>	<p><b>Nature of Business</b> (Check one box)</p> <p><input type="checkbox"/> Health Care Business</p> <p><input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)</p> <p><input type="checkbox"/> Railroad</p> <p><input type="checkbox"/> Stockbroker</p> <p><input type="checkbox"/> Commodity Broker</p> <p><input type="checkbox"/> Clearing Bank</p> <p><input type="checkbox"/> Other</p> <p><b>TAX-EXEMPT ENTITY</b> (Check box, if applicable)</p> <p><input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).</p>	<p><b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)</p> <p><input type="checkbox"/> Chapter 7</p> <p><input type="checkbox"/> Chapter 9</p> <p><input type="checkbox"/> Chapter 11</p> <p><input type="checkbox"/> Chapter 12</p> <p><input checked="" type="checkbox"/> Chapter 13</p> <p><b>Nature of Debts</b> (Check one box)</p> <p><input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."</p> <p><input type="checkbox"/> Debts are primarily business debts.</p>
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<p><b>Filing Fee</b> (Check one box)</p> <p><input checked="" type="checkbox"/> Full Filing Fee attached</p> <p><input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.</p> <p><input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.</p>	<p>Check one box:</p> <p><input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p><input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p>Check if:</p> <p><input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (<i>amount subject to adjustment on 4/01/13 and every three years thereafter</i>).</p> <p>Check all applicable boxes:</p> <p><input type="checkbox"/> A plan is being filed with this petition.</p> <p><input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).</p>
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<p><b>Statistical/Administrative Information</b></p> <p><input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.</p> <p><input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.</p>												THIS SPACE IS FOR COURT USE ONLY																							
<p>Estimated Number of Creditors</p> <table style="margin-left: auto; margin-right: auto;"> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>1-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1,000-5,000</td> <td>5,001-10,000</td> <td>10,001-25,000</td> <td>25,001-50,000</td> <td>50,001-100,000</td> <td>OVER 100,000</td> <td></td> <td></td> </tr> </table>												<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	OVER 100,000		
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<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Embich, Walter Anthony</b> <b>Embich, Terra Chrystell</b>
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)		
Location Where Filed: <b>- None -</b>	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)		
Name of Debtor: <b>- None -</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:
<b>Exhibit A</b>		<b>Exhibit B</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).
		<b>X /s/ for John T. Orcutt</b> Signature of Attorney for Debtor(s) <b>May 27, 2011</b> <b>for John T. Orcutt #10212</b> (Date)
<b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?		
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.		
<b>Exhibit D</b> (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)		
<input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.		
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box)		
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.		
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes)		
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)		
_____ (Name of landlord that obtained judgment)		
_____ (Address of landlord)		
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).		

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Embich, Walter Anthony</b> <b>Embich, Terra Chrystell</b>
<p><b>Signatures</b></p> <p><b>Signature(s) of Debtor(s) (Individual/Joint)</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><b>X /s/ Walter Anthony Embich</b> Signature of Debtor <b>Walter Anthony Embich</b></p> <p><b>X /s/ Terra Chrystell Embich</b> Signature of Joint Debtor <b>Terra Chrystell Embich</b></p> <p>Telephone Number (If not represented by attorney) <b>May 27, 2011</b> Date</p> <p><b>Signature of Attorney*</b></p> <p><b>X /s/ for John T. Orcutt</b> Signature of Attorney for Debtor(s) <b>for John T. Orcutt #10212</b> Printed Name of Attorney for Debtor(s) <b>The Law Offices of John T. Orcutt, PC</b> Firm Name <b>6616-203 Six Forks Road</b> <b>Raleigh, NC 27615</b></p> <p>Address <b>Email: postlegal@johnorcutt.com</b> <b>(919) 847-9750 Fax: (919) 847-3439</b> Telephone Number <b>May 27, 2011</b> Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.</p> <p><b>Signature of Debtor (Corporation/Partnership)</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><b>X</b> Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual Date</p>		
<p><b>Signature of a Foreign Representative</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.</p> <p><input type="checkbox"/> Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p> <p><b>X</b> Signature of Foreign Representative Printed Name of Foreign Representative Date</p> <p><b>Signature of Non-Attorney Bankruptcy Petition Preparer</b></p> <p>I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.</p> <p>Printed Name and title, if any, of Bankruptcy Petition Preparer Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)</p> <p>Address <b>X</b> Date Signature of Bankruptcy Petition Preparer or officer, principal, responsible person,or partner whose Social Security number is provided above. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. <i>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.</i></p>		

**United States Bankruptcy Court**  
**Middle District of North Carolina (NC Exemptions)**

In re **Walter Anthony Embich,  
Terra Chrystell Embich** Case No. \_\_\_\_\_  
\_\_\_\_\_  
Debtors Chapter \_\_\_\_\_ **13**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>125,000.00</b>		
B - Personal Property	<b>Yes</b>	<b>22</b>	<b>52,625.00</b>		
C - Property Claimed as Exempt	<b>No</b>	<b>0</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>2</b>		<b>212,062.34</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>5</b>		<b>4,400.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>9</b>		<b>115,619.55</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>6,849.95</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>6,974.95</b>
Total Number of Sheets of ALL Schedules		<b>44</b>			
			<b>Total Assets</b>	<b>177,625.00</b>	
				<b>Total Liabilities</b>	<b>332,081.89</b>

**United States Bankruptcy Court**  
**Middle District of North Carolina (NC Exemptions)**

In re **Walter Anthony Embich,  
Terra Chrystell Embich** Case No. \_\_\_\_\_  
 \_\_\_\_\_, Debtors Chapter \_\_\_\_\_ **13**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>1,600.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>0.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>0.00</b>
Student Loan Obligations (from Schedule F)	<b>40,898.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>0.00</b>
TOTAL	<b>42,498.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	<b>6,849.95</b>
Average Expenses (from Schedule J, Line 18)	<b>6,974.95</b>
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	<b>8,619.07</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	<b>36,727.34</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	<b>4,400.00</b>
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	<b>0.00</b>
4. Total from Schedule F	<b>115,619.55</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	<b>152,346.89</b>

**WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2**

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA (NC EXEMPTIONS)**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

**Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.**

**United States Bankruptcy Court**  
**Middle District of North Carolina (NC Exemptions)**

In re	<b>Walter Anthony Embich</b> <b>Terra Chrystell Embich</b>	Case No.	
		Debtor(s)	Chapter
			<b>13</b>

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)  
UNDER § 342(b) OF THE BANKRUPTCY CODE**

**Certification of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

**for John T. Orcutt #10212**

Printed Name of Attorney

Address:

**6616-203 Six Forks Road**

**Raleigh, NC 27615**

**(919) 847-9750**

**postlegal@johnorcutt.com**

X **/s/ for John T. Orcutt**

Signature of Attorney

**May 27, 2011**

Date

**Certification of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

**Walter Anthony Embich**

**Terra Chrystell Embich**

Printed Name(s) of Debtor(s)

Case No. (if known) \_\_\_\_\_

X **/s/ Walter Anthony Embich**

Signature of Debtor

**May 27, 2011**

Date

X **/s/ Terra Chrystell Embich**

Signature of Joint Debtor (if any)

**May 27, 2011**

Date

---

**Instructions:** Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court**  
**Middle District of North Carolina (NC Exemptions)**

In re **Walter Anthony Embich**  
**Terra Chrystell Embich**

Debtor(s)

Case No.  
Chapter

**13**

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

- Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	\$ <b>3,000.00</b>
Prior to the filing of this statement I have received .....	\$ <b>200.00</b>
Balance Due .....	\$ <b>2,800.00</b>

- \$ **274.00** of the filing fee has been paid.

- The source of the compensation paid to me was:

Debtor       Other (specify):

- The source of compensation to be paid to me is:

Debtor       Other (specify):

- I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

- In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- [Other provisions as needed]

**Exemption planning, Means Test planning, and other items if specifically included in attorney/client fee contract or required by Bankruptcy Court local rule.**

- By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**Representation of the debtors in any dischareability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding, and any other items excluded in attorney/client fee contract or excluded by Bankruptcy Court local rule.**

**Fee also collected, where applicable, include such things as: Pacer access: \$10 per case, Credit Reports: \$10 each, Judgment Search: \$10 each, Credit Counseling Certification: Usually \$34 per case, Financial Management Class Certification: Usually \$8 each, Use of computers for Credit Counseling briefing or Financial Management Class: \$10 per session, or paralegal typing assistance regarding credit counseling briefing: \$75 per session.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: May 27, 2011

/s/ for John T. Orcutt  
for John T. Orcutt #10212  
The Law Offices of John T. Orcutt, PC  
6616-203 Six Forks Road  
Raleigh, NC 27615  
(919) 847-9750 Fax: (919) 847-3439  
postlegal@johnorcutt.com

**United States Bankruptcy Court**  
**Middle District of North Carolina (NC Exemptions)**

In re Walter Anthony Embich  
Terra Chrystell Embich

Debtor(s)

Case No.  
Chapter

13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Walter Anthony Embich  
**Walter Anthony Embich**

Date: May 27, 2011

**United States Bankruptcy Court**  
**Middle District of North Carolina (NC Exemptions)**

In re Walter Anthony Embich  
Terra Chrystell Embich

Debtor(s)

Case No.  
Chapter

13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

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*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Terra Chrystell Embich  
Terra Chrystell Embich

Date: May 27, 2011

In re **Walter Anthony Embich,  
Terra Chrystell Embich**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
<b>House &amp; Lot: 315 Buckeye Drive Raeford, NC 28376 *TAXES ARE ESCROWED* **TOTAL ARREARAGES @ \$4,920.50*</b>		W	<b>125,000.00</b>	<b>130,057.93</b>
<b>Valuation Method (Sch. A &amp; B) : FMV unless otherwise noted.</b>		J	<b>0.00</b>	<b>0.00</b>
			<b>Sub-Total &gt;</b>	<b>125,000.00</b>
			(Total of this page)	
			<b>Total &gt;</b>	<b>125,000.00</b>

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

Case 11-80862 Doc 1 Filed 05/27/11 Page 14 of 87

In re **Walter Anthony Embich,  
Terra Chrystell Embich**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>USAA (Checking)</b> <b>Fort Bragg Federal Credit Union (Checking)</b> <b>Wachovia (Checking)</b> <b>Fort Bragg Federal Credit Union (Savings)</b> <b>Wachovia (Savings)</b>	J H W H W	<b>0.00</b> <b>0.00</b> <b>0.00</b> <b>25.00</b> <b>0.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Household Goods</b>	J	<b>1,740.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		<b>Wearing Apparel</b>	J	<b>300.00</b>
7. Furs and jewelry.		<b>Jewelry</b>	J	<b>200.00</b>
8. Firearms and sports, photographic, and other hobby equipment.		<b>Recreational Equipment</b>	J	<b>25.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			

Sub-Total > **2,290.00**  
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

In re **Walter Anthony Embich,  
Terra Chrystell Embich**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		<b>Possible Consumer Rights Claim</b>	J	<b>Unknown</b>

Sub-Total >  
(Total of this page)**0.00**Sheet 1 of 3 continuation sheets attached  
to the Schedule of Personal Property

In re **Walter Anthony Embich,  
Terra Chrystell Embich**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2010 Ford Fusion SEL Sedan 4 Dr. VIN #: 3FAHP0JA9AR20496 USAA Insurance Policy #: 7103 Value=Trade minus 20%</b>	J	<b>13,720.00</b>
		<b>2008 Mazda6 i Sedan 4 Dr. (56,500 Miles) -\$475 For Mileage VIN #: 1YVHP80C485M36754 USAA Insurance Policy #: 7103</b>	W	<b>14,650.00</b>
		<b>2007 Victory 8 Ball Motorcycle VIN #: 5VPAB26D773003928 GEICO Insurance Policy #: 79-43</b>	H	<b>7,265.00</b>
		<b>2010 Ford Explorer XLT Utility 4 Dr. 2 WD VIN #: 1FMEU6DEXAUA05067 USAA Insurance Policy #: 7103 Value=Trade minus 20%</b>	H	<b>14,700.00</b>
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			

Sub-Total > **50,335.00**  
(Total of this page)Sheet 2 of 3 continuation sheets attached  
to the Schedule of Personal Property

In re **Walter Anthony Embich,  
Terra Chrystell Embich**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
				Sub-Total > <b>0.00</b>
				(Total of this page)
				Total > <b>52,625.00</b>

Sheet 3 of 3 continuation sheets attached  
to the Schedule of Personal Property

(Report also on Summary of Schedules)

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF NORTH CAROLINA  
DURHAM DIVISION**

In Re:

**Walter Anthony Embich**

Case No. \_\_\_\_\_

Social Security No.: xxx-xx-8996  
Address: 315 Buckeye Drive, Raeford, NC 28376

Form 91C (rev. 11/29/10)

Debtor.

**DEBTOR'S CLAIM FOR PROPERTY EXEMPTIONS**

The undersigned Debtor hereby claims the following property as exempt pursuant to 11 U.S.C. Sections 522(b)(3)(A),(B), and (C), the North Carolina General Statues, and non-bankruptcy federal law. Undersigned Debtor is claiming and intends to claim as exempt 100% of Debtor's interest in each and every item listed, irrespective of the actual value claimed as exempt.

**1. RESIDENCE EXEMPTION: REAL OR PERSONAL PROPERTY USED AS A RESIDENCE OR BURIAL PLOT.**

Each debtor can retain an aggregate interest in such property, **not to exceed a total net value of \$35,000.** (N.C.G.S. § 1C-1601(a)(1) (NC Const. Article X, Section 2)(See \* below)

Description of Property & Address	Market Value	Mortgage Holder or Lien Holder	Amount of Mortgage or Lien	Net Value
None				

<b>TOTAL NET VALUE:</b>	
<b>VALUE CLAIMED AS EXEMPT:</b>	
<b>UNUSED AMOUNT OF EXEMPTION:</b>	

**RESIDENCE EXEMPTION: REAL OR PERSONAL PROPERTY USED AS A RESIDENCE OR BURIAL PLOT.**

Exception to \$18,500 limit: An unmarried debtor who is 65 years of age or older is entitled to retain an aggregate interest in property **not to exceed \$60,000** in net value, so long as: (1) the property was previously owned by the debtor as a tenant by the entireties or as a joint tenant with rights of survivorship and (2) the former co-owner of the property is deceased, in which case the debtor must specify his/her age and the name of the former co-owner (if a child use initials only) of the property below. (N.C.G.S. § 1C-1601(a)(1) (NC Const. Article X, Section 2)(See \* below)

Description of Property & Address	Market Value	Mortgage Holder or Lien Holder	Amount of Mortgage or Lien	Net Value
	<u>minus 6%</u>			

Debtor's Age:
Name of former co-owner:

<b>TOTAL NET VALUE:</b>	
<b>VALUE CLAIMED AS EXEMPT:</b>	
<b>UNUSED AMOUNT OF EXEMPTION:</b>	

\* Note to all interested parties: Notwithstanding the above, in the event that: (1) this concerns a Chapter 13 case filed within 12 months after the dismissal of a prior bankruptcy case, and (2) a creditor has, prior to the filing of this case, taken an "action" as that term is defined in In re:

Paschal, 337 B.R. 27 (2006), the debtor(s) do not claim the property as exempt, in which case the above information is provided for the sole purpose of determining compliance as required by 11 U.S.C. 1325(a)(4).

2. **TENANCY BY THE ENTIRETY:** All the net value in the following property is claimed as exempt pursuant to 11 U.S.C. § 522(b)(3)(B) and the law of the State of North Carolina pertaining to property held as tenants by the entirety. (No limit on amount or number of items.) (See \* above which shall also apply with respect to this exemption.)

Description of Property & Address	
1. None	
2. None	

3. **MOTOR VEHICLE EXEMPTION:** Each debtor can claim an exemption in only one vehicle, not to exceed \$3,500.00 in net value. (N.C.G.S. § 1C-1601(a)(3))

Year, Make, Model, Style of Motor Vehicle	Market Value	Lien Holder	Amount of Lien	Net Value
2010 Ford Explorer XLT Utility 4 Dr. 2 WD	\$14,700.00	Ford Motor Credit	\$22,029.00	\$0.00

<b>TOTAL NET VALUE:</b>	\$0.00
<b>VALUE CLAIMED AS EXEMPT:</b>	\$3,500.00

4. **TOOLS OF TRADE, IMPLEMENTS, OR PROFESSIONAL BOOKS:** (Each debtor can retain an aggregate interest, not to exceed \$2,000.00 in net value.) (N.C.G.S. § 1C-1601(a)(5))

Description	Market Value	Lien Holder	Amount of Lien	Net Value

<b>TOTAL NET VALUE:</b>	
<b>VALUE CLAIMED AS EXEMPT:</b>	

5. **PERSONAL PROPERTY USED FOR HOUSEHOLD OR PERSONAL PURPOSES:** Each debtor can retain a total aggregate interest, not to exceed \$5,000.00 in net value, plus \$1000.00 in net value for each dependent of the debtor (not to exceed \$4,000 total for dependents.) (N.C.G.S. § 1C-1601(a)(4) & NC Const., Article X, Section 1)

The number of dependents for exemption purposes is: Three \_\_\_\_\_

Description of Property	Market Value	Lien Holder	Amount of Lien	Net Value
Clothing & Personal				\$300.00
Kitchen Appliances				\$200.00
Stove				\$100.00
Refrigerator				\$50.00
Freezer				\$50.00
Washing Machine				\$70.00
Dryer				\$70.00
China				\$0.00

Silver				\$0.00
Jewelry				\$200.00
Living Room Furniture				\$200.00
Den Furniture				\$0.00
Bedroom Furniture				\$100.00
Dining Room Furniture				\$50.00
Lawn Furniture				\$0.00
Television				\$200.00
( ) Stereo ( ) Radio				\$0.00
( ) VCR ( ) Video Camera				\$0.00
Musical Instruments				\$0.00
( ) Piano ( ) Organ				\$0.00
Air Conditioner				\$400.00
Paintings or Art				\$0.00
Lawn Mower				\$100.00
Yard Tools				\$50.00
Crops				\$0.00
Recreational Equipment				\$25.00
Computer Equipment				\$100.00

<b>TOTAL NET VALUE:</b>	\$2,265.00
<b>VALUE CLAIMED AS EXEMPT:</b>	\$8,000.00

6. **LIFE INSURANCE:** There is no limit on amount or number of policies. (N.C.G.S. § 1C-1601(a)(6) & NC Const., Article X, Sect. 5)

Description & Company	Insured	Last 4 Digits of Policy Number	Beneficiary (If child, use initials only)

7. **PROFESSIONALLY PRESCRIBED HEALTH AIDS:** Debtor or Debtor's Dependents. (No limit on value.) (N.C.G.S. § 1C-1601(a)(7))

Description

8. **COMPENSATION FOR PERSONAL INJURY, INCLUDING COMPENSATION FROM PRIVATE DISABILITY POLICIES OR ANNUITIES, OR COMPENSATION FOR THE DEATH OF A PERSON UPON WHOM THE DEBTOR WAS DEPENDENT FOR SUPPORT.** There is no limit on this exemption. All such amounts are claimed as exempt. (The compensation is not exempt from related legal, health or funeral expenses.) (N.C.G.S. § 1C-1601(a)(8))

Description	Source of Compensation	Last 4 Digits of Any Account Number
Possible Consumer Rights Claim		

9. **INDIVIDUAL RETIREMENT PLANS AS DEFINED IN THE INTERNAL REVENUE CODE AND ANY PLAN TREATED IN THE SAME MANNER AS AN INDIVIDUAL RETIREMENT PLAN UNDER THE INTERNAL REVENUE CODE.** (N.C.G.S. § 1C-1601(a)(9)) (No limit on number or amount.). Debtor claims an exemption in all such plans, plus all other **RETIREMENT FUNDS** as defined in 11 U.S.C. Section 522(b)(3)(c).

10. **COLLEGE SAVINGS PLANS QUALIFIED UNDER SECTION 529 OF THE INTERNAL REVENUE CODE.** Total net value not to exceed \$25,000. If funds were placed in a college savings plan within the 12 months prior to filing, such contributions must have been made in the ordinary course of the debtor's financial affairs and must have been consistent with the debtor's past pattern of contributions. The exemption applies to funds for a child of the debtor that will actually be used for the child's college or university expenses. (N.C.G.S. § 1C-1601(a)(10))

College Savings Plan	Last 4 Digits of Account Number	Initials of Child Beneficiary	Value

<b>VALUE CLAIMED AS EXEMPT:</b>	
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11. **RETIREMENT BENEFITS UNDER THE RETIREMENT PLANS OF OTHER STATES AND GOVERNMENT UNITS OF OTHER STATES.** (The debtor's interest is exempt only to the extent that these benefits are exempt under the law of the State or governmental unit under which the benefit plan is established.) (N.C.G.S. § 1C-1601(a)(11))

Name of Retirement Plan	State or Governmental Unit	Last 4 Digits of Identifying Number	Value

<b>VALUE CLAIMED AS EXEMPT:</b>	
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12. **ALIMONY, SUPPORT, SEPARATE MAINTENANCE, AND CHILD SUPPORT PAYMENTS OR FUNDS THAT HAVE BEEN RECEIVED OR TO WHICH THE DEBTOR IS ENTITLED** (The debtor's interest is exempt to the extent the payments or funds are reasonably necessary for the support of the debtor or any dependent of the debtor.) (N.C.G.S. § 1C-1601(a)(12))

Type of Support	Location of Funds	Amount

<b>VALUE CLAIMED AS EXEMPT:</b>	
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13. **WILDCARD EXEMPTION:** Each debtor can retain a total aggregate interest in any other property, not to exceed a net value of \$5,000.00, or the unused portion of the debtor's residence exemption , whichever is less. (N.C.G.S. § 1C-1601(a)(2))

Description of the Property	Market Value	Lien Holder	Amount of Lien	Net Value
Any property owned by the debtor(s), not otherwise claimed as exempt.				\$4,975.00
USAA (Checking) *DEBTOR HAS 1/2 INTEREST*	\$0.00	None	\$0.00	\$0.00
Fort Bragg Federal Credit Union (Checking)	\$0.00	None	\$0.00	\$0.00
Fort Bragg Federal Credit Union (Savings)	\$25.00	None	\$0.00	\$25.00
2010 Ford Fusion SEL Sedan 4 Dr. *DEBTOR HAS 1/2 INTEREST*	\$13,720.00	Ford Motor Credit	\$29,404.00	\$0.00
2007 Victory 8 Ball Motorcycle	\$7,265.00	Polaris	\$13,001.00	\$0.00

<b>TOTAL NET VALUE:</b>	<b>\$5,000.00</b>
<b>VALUE CLAIMED AS EXEMPT:</b>	<b>\$5,000.00</b>

14. OTHER EXEMPTIONS CLAIMED UNDER THE LAWS OF THE STATE OF NORTH CAROLINA:

	Amount
Aid to the Aged, Disabled and Families with Dependent Children N.C.G.S. § 108A-36	
Aid to the Blind N.C.G.S. § 111-18	
Yearly Allowance of Surviving Spouse N.C.G.S. § 30-15	
North Carolina Local Government Employees Retirement Benefits N.C.G.S. § 128-31	
North Carolina Teachers and State Employee Retirement Benefits N.C.G.S. § 135-9	
Fireman's and Rescue Workers' Pensions N.C.G.S. § 58-86-90	
Workers Compensation Benefits N.C.G.S. § 97-21 _____	
Unemployment benefits, so long as not commingled and except for debts for necessities purchased while unemployed N.C.G.S. § 96-17 _____	
Group Insurance Proceeds N.C.G.S. § 58-58-165	
Partnership Property, except on a claim against the partnership N.C.G.S. § 59-55	
<b>Wages of Debtor</b> necessary for the support of family N.C.G.S. § 1-362	

<b>VALUE CLAIMED AS EXEMPT:</b>	<b>\$0.00</b>
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15. EXEMPTIONS CLAIMED UNDER NON-BANKRUPTCY FEDERAL LAW:

	Amount
Foreign Service Retirement and Disability Payments 22 U.S.C. § 4060	
Social Security Benefits 42 U.S.C. § 407	

Injury or death compensation payments from war risk hazards 42 U.S.C. § 1717	
Wages of Fishermen, Seamen and Apprentices, 46 U.S.C. § 11108 &11109	
Civil Service Retirement Benefits 5 U.S.C. § 8346	
Longshoremen and Harbor Workers Compensation Act death and disability benefits 33 U.S.C. § 916	
Railroad Retirement Act annuities and pensions 45 U.S.C. § 231m	
Veteran benefits 38 U.S.C. § 5301	
Special pension paid to winners of Congressional Medal of Honor 38 U.S.C. § 1562	

VALUE CLAIMED AS EXEMPT:	
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\$0.00
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**UNSWORN DECLARATION UNDER PENALTY OF PERJURY**

I, the undersigned Debtor, declares under penalty of perjury that I have read the foregoing document, consisting of 14 paragraphs on consecutive pages, and that they are true and correct to the best of my knowledge, information and belief.

Dated: May 27, 2011

s/ Walter Anthony Embich  
Walter Anthony Embich

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF NORTH CAROLINA  
DURHAM DIVISION**

In Re:

**Terra Chrystell Embich**

Social Security No.: xxx-xx-0713  
Address: 315 Buckeye Drive, Raeford, NC 28376

Case No. \_\_\_\_\_

Form 91C (rev. 11/29/10)

**Debtor.**

**DEBTOR'S CLAIM FOR PROPERTY EXEMPTIONS**

The undersigned Debtor hereby claims the following property as exempt pursuant to 11 U.S.C. Sections 522(b)(3)(A),(B), and (C), the North Carolina General Statues, and non-bankruptcy federal law. Undersigned Debtor is claiming and intends to claim as exempt 100% of Debtor's interest in each and every item listed, irrespective of the actual value claimed as exempt.

**1. RESIDENCE EXEMPTION: REAL OR PERSONAL PROPERTY USED AS A RESIDENCE OR BURIAL PLOT.**

Each debtor can retain an aggregate interest in such property, **not to exceed a total net value of \$35,000.** (N.C.G.S. § 1C-1601(a)(1) (NC Const. Article X, Section 2)(See \* below)

Description of Property & Address	Market Value	Mortgage Holder or Lien Holder	Amount of Mortgage or Lien	Net Value
House & Lot: 315 Buckeye Drive Raeford, NC 28376	\$125,000.00	Wells Fargo Home Mortgage	\$130,058.00	\$0.00

<b>TOTAL NET VALUE:</b>	\$0.00
<b>VALUE CLAIMED AS EXEMPT:</b>	\$30,000.00
<b>UNUSED AMOUNT OF EXEMPTION:</b>	\$5,000.00

**RESIDENCE EXEMPTION: REAL OR PERSONAL PROPERTY USED AS A RESIDENCE OR BURIAL PLOT.**

Exception to \$18,500 limit: An unmarried debtor who is 65 years of age or older is entitled to retain an aggregate interest in property **not to exceed \$60,000** in net value, so long as: (1) the property was previously owned by the debtor as a tenant by the entireties or as a joint tenant with rights of survivorship and (2) the former co-owner of the property is deceased, in which case the debtor must specify his/her age and the name of the former co-owner (if a child use initials only) of the property below. (N.C.G.S. § 1C-1601(a)(1) (NC Const. Article X, Section 2)(See \* below)

Description of Property & Address	Market Value	Mortgage Holder or Lien Holder	Amount of Mortgage or Lien	Net Value
	<u>minus 6%</u>			

Debtor's Age:
Name of former co-owner:

<b>TOTAL NET VALUE:</b>	
<b>VALUE CLAIMED AS EXEMPT:</b>	
<b>UNUSED AMOUNT OF EXEMPTION:</b>	

\* Note to all interested parties: Notwithstanding the above, in the event that: (1) this concerns a Chapter 13 case filed within 12 months after the dismissal of a prior bankruptcy case, and (2) a creditor has, prior to the filing of this case, taken an "action" as that term is defined in In re: Paschal, 337 B.R. 27 (2006), the debtor(s) do not claim the property as exempt, in which case the above information is provided for the sole purpose of determining compliance as required by 11 U.S.C. 1325(a)(4).

2. **TENANCY BY THE ENTIRETY:** All the net value in the following property is claimed as exempt pursuant to 11 U.S.C. § 522(b)(3)(B) and the law of the State of North Carolina pertaining to property held as tenants by the entirety. (No limit on amount or number of items.) (See \* above which shall also apply with respect to this exemption.)

Description of Property & Address	
1. None	
2. None	

3. **MOTOR VEHICLE EXEMPTION:** Each debtor can claim an exemption in only one vehicle, not to exceed \$3,500.00 in net value. (N.C.G.S. § 1C-1601(a)(3))

Year, Make, Model, Style of Motor Vehicle	Market Value	Lien Holder	Amount of Lien	Net Value
2008 Mazda6 i Sedan 4 Dr.	\$14,650.00	Nuvell Credit Company	\$17,572.00	\$0.00

<b>TOTAL NET VALUE:</b>	\$0.00
<b>VALUE CLAIMED AS EXEMPT:</b>	\$3,500.00

4. **TOOLS OF TRADE, IMPLEMENTS, OR PROFESSIONAL BOOKS:** (Each debtor can retain an aggregate interest, not to exceed \$2,000.00 in net value.) (N.C.G.S. § 1C-1601(a)(5))

Description	Market Value	Lien Holder	Amount of Lien	Net Value

<b>TOTAL NET VALUE:</b>	
<b>VALUE CLAIMED AS EXEMPT:</b>	

5. **PERSONAL PROPERTY USED FOR HOUSEHOLD OR PERSONAL PURPOSES:** Each debtor can retain a total aggregate interest, not to exceed \$5,000.00 in net value, plus \$1000.00 in net value for each dependent of the debtor (not to exceed \$4,000 total for dependents.) (N.C.G.S. § 1C-1601(a)(4) & NC Const., Article X, Section 1)

The number of dependents for exemption purposes is: Three

Description of Property	Market Value	Lien Holder	Amount of Lien	Net Value
Clothing & Personal				\$300.00
Kitchen Appliances				\$200.00
Stove				\$100.00
Refrigerator				\$50.00
Freezer				\$50.00

Washing Machine				\$70.00
Dryer				\$70.00
China				\$0.00
Silver				\$0.00
Jewelry				\$200.00
Living Room Furniture				\$200.00
Den Furniture				\$0.00
Bedroom Furniture				\$100.00
Dining Room Furniture				\$50.00
Lawn Furniture				\$0.00
Television				\$200.00
( ) Stereo ( ) Radio				\$0.00
( ) VCR ( ) Video Camera				\$0.00
Musical Instruments				\$0.00
( ) Piano ( ) Organ				\$0.00
Air Conditioner				\$400.00
Paintings or Art				\$0.00
Lawn Mower				\$100.00
Yard Tools				\$50.00
Crops				\$0.00
Recreational Equipment				\$25.00
Computer Equipment				\$100.00

<b>TOTAL NET VALUE:</b>	\$2,265.00
<b>VALUE CLAIMED AS EXEMPT:</b>	\$8,000.00

6. **LIFE INSURANCE:** There is no limit on amount or number of policies. (N.C.G.S. § 1C-1601(a)(6) & NC Const., Article X, Sect. 5)

Description & Company	Insured	Last 4 Digits of Policy Number	Beneficiary (If child, use initials only)

7. **PROFESSIONALLY PRESCRIBED HEALTH AIDS:** Debtor or Debtor's Dependents. (No limit on value.) (N.C.G.S. § 1C-1601(a)(7))

Description

8. **COMPENSATION FOR PERSONAL INJURY, INCLUDING COMPENSATION FROM PRIVATE DISABILITY POLICIES OR ANNUITIES, OR COMPENSATION FOR THE DEATH OF A PERSON UPON WHOM THE DEBTOR WAS DEPENDENT FOR SUPPORT.** There is no limit on this exemption. All such amounts are claimed as exempt. (The compensation is not exempt from related legal, health or funeral expenses.) (N.C.G.S. § 1C-1601(a)(8))

Description	Source of Compensation	Last 4 Digits of Any Account Number
Possible Consumer Rights Claim		

9. **INDIVIDUAL RETIREMENT PLANS AS DEFINED IN THE INTERNAL REVENUE CODE AND ANY PLAN TREATED IN THE SAME MANNER AS AN INDIVIDUAL RETIREMENT PLAN UNDER THE INTERNAL REVENUE CODE.** (N.C.G.S. § 1C-1601(a)(9)) (No limit on number or amount.). Debtor claims an exemption in all such plans, plus all other **RETIREMENT FUNDS** as defined in 11 U.S.C. Section 522(b)(3)(c).

10. **COLLEGE SAVINGS PLANS QUALIFIED UNDER SECTION 529 OF THE INTERNAL REVENUE CODE.** Total net value not to exceed \$25,000. If funds were placed in a college savings plan within the 12 months prior to filing, such contributions must have been made in the ordinary course of the debtor's financial affairs and must have been consistent with the debtor's past pattern of contributions. The exemption applies to funds for a child of the debtor that will actually be used for the child's college or university expenses. (N.C.G.S. § 1C-1601(a)(10))

College Savings Plan	Last 4 Digits of Account Number	Initials of Child Beneficiary	Value

<b>VALUE CLAIMED AS EXEMPT:</b>	
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11. **RETIREMENT BENEFITS UNDER THE RETIREMENT PLANS OF OTHER STATES AND GOVERNMENT UNITS OF OTHER STATES.** (The debtor's interest is exempt only to the extent that these benefits are exempt under the law of the State or governmental unit under which the benefit plan is established.) (N.C.G.S. § 1C-1601(a)(11))

Name of Retirement Plan	State or Governmental Unit	Last 4 Digits of Identifying Number	Value

<b>VALUE CLAIMED AS EXEMPT:</b>	
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12. **ALIMONY, SUPPORT, SEPARATE MAINTENANCE, AND CHILD SUPPORT PAYMENTS OR FUNDS THAT HAVE BEEN RECEIVED OR TO WHICH THE DEBTOR IS ENTITLED** (The debtor's interest is exempt to the extent the payments or funds are reasonably necessary for the support of the debtor or any dependent of the debtor.) (N.C.G.S. § 1C-1601(a)(12))

Type of Support	Location of Funds	Amount

<b>VALUE CLAIMED AS EXEMPT:</b>	
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**13. WILDCARD EXEMPTION:** Each debtor can retain a total aggregate interest in any other property, not to exceed a net value of \$5,000.00, or the unused portion of the debtor's residence exemption , whichever is less. (N.C.G.S. § 1C-1601(a)(2))

Description of the Property	Market Value	Lien Holder	Amount of Lien	Net Value
Any property owned by the debtor(s), not otherwise claimed as exempt.				\$5,000.00
USAA (Checking) *DEBTOR HAS 1/2 INTEREST*	\$0.00	None	\$0.00	\$0.00
Wachovia (Checking)	\$0.00	None	\$0.00	\$0.00
Wachovia (Savings)	\$0.00	None	\$0.00	\$0.00
2010 Ford Fusion SEL Sedan 4 Dr. *DEBTOR HAS 1/2 INTEREST*	\$13,720.00	Ford Motor Credit	\$29,404.00	\$0.00

<b>TOTAL NET VALUE:</b>	<b>\$5,000.00</b>
<b>VALUE CLAIMED AS EXEMPT:</b>	<b>\$5,000.00</b>

**14. OTHER EXEMPTIONS CLAIMED UNDER THE LAWS OF THE STATE OF NORTH CAROLINA:**

	Amount
Aid to the Aged, Disabled and Families with Dependent Children N.C.G.S. § 108A-36	
Aid to the Blind N.C.G.S. § 111-18	
Yearly Allowance of Surviving Spouse N.C.G.S. § 30-15	
North Carolina Local Government Employees Retirement Benefits N.C.G.S. § 128-31	
North Carolina Teachers and State Employee Retirement Benefits N.C.G.S. § 135-9	
Fireman's and Rescue Workers' Pensions N.C.G.S. § 58-86-90	
Workers Compensation Benefits N.C.G.S. § 97-21 _____	
Unemployment benefits, so long as not commingled and except for debts for necessities purchased while unemployed N.C.G.S. § 96-17_____	
Group Insurance Proceeds N.C.G.S. § 58-58-165	
Partnership Property, except on a claim against the partnership N.C.G.S. § 59-55	
<b>Wages of Debtor</b> necessary for the support of family N.C.G.S. § 1-362	

<b>VALUE CLAIMED AS EXEMPT:</b>	<b>\$0.00</b>
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**15. EXEMPTIONS CLAIMED UNDER NON-BANKRUPTCY FEDERAL LAW:**

	Amount
Foreign Service Retirement and Disability Payments 22 U.S.C. § 4060	
Social Security Benefits 42 U.S.C. § 407	
Injury or death compensation payments from war risk hazards 42 U.S.C. § 1717	
Wages of Fishermen, Seamen and Apprentices, 46 U.S.C. § 11108 &11109	

Civil Service Retirement Benefits 5 U.S.C. § 8346	
Longshoremen and Harbor Workers Compensation Act death and disability benefits 33 U.S.C. § 916	
Railroad Retirement Act annuities and pensions 45 U.S.C. § 231m	
Veteran benefits 38 U.S.C. § 5301	—
Special pension paid to winners of Congressional Medal of Honor 38 U.S.C. § 1562	

VALUE CLAIMED AS EXEMPT:	
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\$0.00
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**UNSWORN DECLARATION UNDER PENALTY OF PERJURY**

I, the undersigned Debtor, declares under penalty of perjury that I have read the foregoing document, consisting of 14 paragraphs on consecutive pages, and that they are true and correct to the best of my knowledge, information and belief.

Dated: May 27, 2011

s/ Terra Chrystell Embich  
Terra Chrystell Embich

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF NORTH CAROLINA  
DURHAM DIVISION**

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In Re:

**Walter Anthony Embich and Terra Chrystell  
Embich**

Social Security Nos.: xxx-xx-8996 & xxx-xx-0713

Address: 315 Buckeye Drive, Raeford, NC 28376

**PROPOSED CHAPTER 13 PLAN**

Case No. \_\_\_\_\_  
Chapter 13

Debtors.

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The Debtors propose an initial plan, which is subject to modification, as follows:

This document and the attached CH. 13 PLAN - DEBTS SHEET (MIDDLE) shall, together, constitute the proposed plan; and all references herein are to corresponding sections of said attached document. The terms and conditions of this proposed plan shall control and apply except to the extent that they contradict the terms and conditions of the order confirming the Chapter 13 plan entered by this Court in this case:

1. **Payments to the Trustee:** The Debtors propose to pay to the Trustee from future earnings consecutively monthly payments, for distribution to creditors after payment of costs of administration. See "**PROPOSED PLAN PAYMENT**" section for amount of monthly payment and the duration. Actual duration will be determined in accordance with the provisions set forth in the Paragraph 2 below.
2. **Duration of Chapter 13 Plan:** at the earlier of, the expiration of the Applicable Commitment Period or the payment to the Trustee of a sum sufficient to pay in full: (A) Allowed administrative priority claims, including specifically the Trustee's commissions and attorneys' fees and expenses ordered by the Court to be paid to the Debtors' Attorney, (B) Allowed secured claims (including but not limited to arrearage claims), excepting those which are scheduled to be paid directly by the Debtors "outside" the plan, (C) Allowed unsecured priority claims, (D) Cosign protect consumer debt claims (only where the Debtors propose such treatment), (E) Post-petition claims allowed under 11 U.S.C. § 1305, (F) The dividend, if any, required to be paid to non-priority, general unsecured creditors (not including priority unsecured creditors) pursuant to 11 U.S.C. § 1325(b)(1)(B), and (G) Any extra amount necessary to satisfy the "liquidation test" as set forth in 11 U.S.C. § 1325(a)(4).
3. **Payments made directly to creditors:** The Debtors propose to make regular monthly payments directly to the following creditors: See "**RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN**" section. It shall not be considered a violation of the automatic stay if, after the bankruptcy filing, a secured creditor sends to the Debtors payment coupon books or monthly payment invoices with respect to debts set forth in this section of the plan.
4. **Disbursements by the Trustee:** The Debtors propose that the Trustee make the following distributions to creditors holding allowed claims, after payment of costs of administration as follows: See "**INSIDE PLAN**" section. More specifically:
  - a. The following secured creditors shall receive their regular monthly contract payment: See "**LTD - Retain / DOT on Principal Res./Other Long Term Debts**" section. At the end of the plan, the Debtors will resume making payments directly to the creditor on any such debt not paid in full during the life of the plan.
  - b. The following secured creditors shall be paid in full on their arrearage claims over the life of the plan on a pro-rata basis with other secured claims (not including LTD claims): See "**Arrearage Claims**" section.
  - c. The following creditors have partially secured and partially unsecured claims. The secured part of the claim shall be paid in full over the life of the plan on a pro-rata basis with other secured claims (not including LTD claims): See "**STD - Retain/Secured Debts (Paid at FMV)**" and "**Secured Taxes**" sections.

- d. The following secured creditors shall be paid in full over the life of the plan on a pro-rata basis with other secured claims (not including LTD claims): See "**STD - Retain / Secured Debts & 910 Vehicles (Pay 100%)**" section.
  - e. The following priority claims shall be paid in full by means of deferred payment: See "**Unsecured Priority Debts**" section.
  - f. The following co-signed claims shall be paid in full by means of deferred payments: See "**Cosign Protect Debts (Pay 100%)**" section.
  - g. After payment of allowed costs of administration, priority and secured claims, the balance of the funds paid to the Trustee shall be paid to allowed, general unsecured, non-priority claims. See "**General Unsecured Non-Priority Debts**" section.
5. **Property to be surrendered:** The Debtors propose to retain all property serving as collateral for secured claims, except for the following property, which shall be surrendered to the corresponding secured creditor(s): See "**SURRENDER COLLATERAL**" section. Unless an itemized Proof of Claim for any deficiency is filed within 120 days after confirmation of this plan, said creditor shall not receive any further disbursement from the trustee. Any personal property serving as collateral for a secured claim which is surrendered, either in the confirmation order or by other court order, which the lien holder does not take possession of within 240 days of the entry of such order shall be deemed abandoned and said lien cancelled.
6. **Executory contracts:** The Debtors propose to assume all executory contracts and leases, except those specifically rejected. See "**REJECTED EXECUTORY CONTRACTS / LEASES**" section.
7. **Retention of Consumer Rights Causes of Action:** Confirmation of this plan shall constitute a finding that the Debtors do not waive, release or discharge but rather retain and reserve for themselves and the Chapter 13 Trustee any and all pre-petition claims and any and all post-petition claims that they could or might assert against any party or entity arising under or otherwise related to any state or federal consumer statute or under state or federal common law including but not limited to fraud, misrepresentation, breach of contract, unfair and deceptive acts and practices, retail installment sales act violations, Truth in Lending violations, Home Equity Protection Act violations, Real Estate Settlement Protection Act violations, Fair Debt Collection Practices Act violations, Fair Credit Reporting Act violations, Equal Credit Opportunity Act violations, Fair Credit Billing Act violations, Consumer Leasing Act violations, Federal Garnishment Act violations, Electronic Funds Transfer Act violations, and any and all violations arising out of rights or claims provided for by Title 11 of the United States Code, by the Federal Rules of Bankruptcy Procedure, or by the Local Rules of this Court.
8. **Standing for Consumer Rights Causes of Action:** Confirmation of this plan shall vest in the Debtors full and complete standing to pursue any and all claims against any parties or entities for all rights and causes of action provided for under or arising out of Title 11 of the United States Code including but not limited to the right to pursue claims for the recovery of property of this estate by way of turnover proceedings, the right to recover pre-petition preferences, the right to pursue automatic stay violations, and the right to pursue discharge violations.
9. **Termination of Liens:** Upon the full payment of a secured party's underlying debt determined under non-bankruptcy law or the granting of a discharge pursuant to 11 U.S.C. § 1328, the secured party shall within 10 days after demand and, in any event, within 30 days, execute a release of its security interest on the property securing said claim. In the case of a motor vehicle, said secured creditor shall execute a release on the title thereto in the space provided therefore on the certificate or as the Division of Motor Vehicles prescribes, and mail or deliver the certificate and release to the Debtors or the Debtors' Attorney. Confirmation of this plan shall impose an affirmative and direct duty on each such secured party to comply with the provision and upon failure to so comply. This provision may be enforced in a proceeding filed before the Bankruptcy Court and each such creditor consents to such jurisdiction by failure to file any timely objection to this plan. Such an enforcement proceeding may be filed by the Debtors in this case either before or after the entry of the discharge order and either before or after the closing of this case. The Debtors specifically reserve the right to file a motion to reopen this case under 11 U.S.C. § 350 to pursue the rights and claims provided for herein.
10. **Jurisdiction for Non-Core Matters:** Confirmation of this plan shall constitute the expressed consent by any party in interest in this case, or any one or more of them, including all creditor or other parties duly listed

in Schedules D, E, F, G, and H, or any amendments thereto, to the referral of a proceeding related to a case under Title 11 of the United States Code to a Bankruptcy Judge to hear and determine and to enter appropriate orders and judgments as provided for by 28 U.S.C. § 157(c)(2).

11. **Obligations of Mortgagors:** Confirmation of this plan shall impose an affirmative duty on the holders of all claims secured by mortgages or deeds of trust on real property of this estate to:
  - a. Pursuant to 11 U.S.C. § 1326, adequate protection payments shall not be made on allowed secured claims secured by real property prior to confirmation. This provision shall not preclude such a claim-holder from requesting additional adequate protection pursuant to 11 U.S.C. § 362(d);
  - b. Apply any payments received from the Trustee under the plan as the same is designated by the Trustee only to the pre-petition arrears provided for in the confirmed plan;
  - c. Apply any payments received from the Trustee under the plan as the same is designated by the Trustee, that is to either pre-petition interest or pre-petition principal as the case may be;
  - d. Apply all post-petition payments received from the Chapter 13 Trustee under the plan as the same is designated by the Trustee, to the post-petition mortgage obligations of the Debtors for the actual months for which such payments are designated;
  - e. Apply all post-petition payments received directly from the Debtors to the post-petition mortgage obligations due;
  - f. Refrain from the practice of imposing late charges when the only delinquency is attributable to the pre-petition arrears included in the plan;
  - g. Refrain from the imposition of monthly inspection fees or any other type of bankruptcy monitoring fee without prior approval of the Bankruptcy Court after notice and hearing;
  - h. Refrain from the imposition of any legal or paralegal fees or similar charges incurred following confirmation without prior approval of the Bankruptcy Court after notice and hearing;
  - i. Pursuant to 12 U.S.C. § 2609, 15 U.S.C. § 1602, and all other applicable state, federal and contractual requirements, promptly notify the Debtors, the Debtors' Attorney and the Chapter 13 Trustee of any adjustment in the on-going payments for any reason, including, without limitation, changes resulting for Adjustable Rate Mortgages and/or escrow changes. The Debtors specifically agree that provision of such notice shall not constitute a violation of 11 U.S.C. § 362;
  - j. Pursuant to 11 U.S.C. § 524 and all other applicable state and federal laws, verify, at the request of the Debtors, Debtors' Attorney or Chapter 13 Trustee, that the payments received under the confirmed plan were properly applied;
  - k. Pursuant to N.C.G.S. § 45-91 and all other applicable state, federal and contractual requirements notify the Debtor, the Debtor's Attorney and the Chapter 13 Trustee with notice of the assessment of any fees, charges etc. The Debtors specifically agree that provision of such notice shall not constitute a violation of 11 U.S.C. § 362; and
  - l. This provision of this plan may be enforced in a proceeding filed before the Bankruptcy Court and each such secured creditor consents to such jurisdiction by failure to file any timely objection to this plan. Such an enforcement proceeding may be filed by the Debtors in this case either before or after the entry of the discharge order and either before or after the closing of this case. The Debtors specifically reserve the right to file a motion to reopen this case under 11 U.S.C. § 350 to pursue the rights and claims herein.
12. **Arbitration:** Acceptance by creditors of payments under this plan and/or failure of any creditor to file an objection to confirmation of the plan herein, constitutes waiver of any right(s) of said creditor(s) to seek enforcement of any arbitration agreement and constitutes consent to the removal of any arbitration clause from any type of contract or contracts with the Debtors herein during the pendency of this case.
13. **Post-petition tax claims:** The Debtors' plan shall provide for full payment of any post-petition tax claim filed by the Internal Revenue Service which are allowed pursuant to 11 U.S.C. § 1305 (b), unless the Internal Revenue Service, after a good faith consideration of the effect such a claim would have on the feasibility of the Debtors' Chapter 13 plan, specifically agrees to a different treatment of such claim. However, any future modification of the Debtors' plan to provide for full payment of any allowed post-petition tax claim shall only occur after the filing of a motion requesting a modification of the plan to that

effect.

14. **Offers in Compromise:** The Internal Revenue Service shall, pursuant to I.R.C. §7122 (a) (2002) and 11 U.S.C. §§105 and 525(a), and notwithstanding any provisions of the Internal Revenue Manual, consider any properly tendered Offer in Compromise by the Debtors. This provision shall not be construed to require the Internal Revenue Service to accept any such Offer in Compromise, but the Internal Revenue Service shall consider such Offer in Compromise as if the Debtors were not in an on-going bankruptcy. In the event that an Offer in Compromise is accepted by the Internal Revenue Service and any tax obligation is reduced, the Chapter 13 Trustee shall review the Chapter 13 payment to determine if a reduction in the plan payment is feasible.
15. **Adequate Protection Payments:** The Debtors propose that all pre-confirmation adequate protection payments be paid as follows:
  - a. Not later than 30 days after the date of the order for relief, the Debtors shall commence paying directly to the lessor all payments scheduled in a lease of personal property or portion thereof that become due after the said order for relief. Absent a timely objection to confirmation of the proposed plan, it shall be presumed that the Debtors have made such payments as required by 11 U.S.C. § 1326(a)(1)(B) of the Bankruptcy Code.
  - b. All pre-confirmation adequate protection payments required by 11 U.S.C. § 1326(a)(1)(c) payable to a creditor holding an allowed claim secured by personal property, to the extent that the claim is attributable to the purchase of such property by the Debtors shall be disbursed by the Chapter 13 Trustee.
  - c. Each creditor entitled to receive a pre-confirmation adequate protection payment pursuant to 11 U.S.C. § 1326(a)(1)(c) shall be paid each month the amount set forth in the column entitled "Adequate Protection". These amounts shall equal **1.00%** of the FMV of the property securing the corresponding creditor's claim **or** the monthly amount necessary to amortize the claim (computed at the Trustee's interest rate) over the life of the plan, **whichever is less**.
  - d. The principal amount of the adequate protection recipient's claim shall be reduced by the amount of the adequate protection payments remitted to the recipient.
  - e. All adequate protection payments disbursed by the Chapter 13 Trustee shall be subject to an administrative fee in favor of the Trustee equal to the Trustee's statutory percentage commission then in effect, and the Trustee shall collect such fee at the time of the distribution of the adequate protection payment to the creditor.
  - f. All adequate protection payments disbursed by the Chapter 13 Trustee shall be made in the ordinary course of the Trustee's business from funds in this case as they become available for distribution.
  - g. No adequate protection payment to a creditor who is listed in the plan as a secured creditor shall be required until a proof of claim is filed by such creditor which complies with Rule 3001 of the Federal Rules of Bankruptcy Procedure.
  - h. The Trustee shall not be required to make pre-confirmation adequate protection payments on account of any claim in which the collateral for such claim is listed in the plan as having a value of less than \$2,000.00.
  - i. The names, addresses and account numbers for each secured creditor entitled to receive a pre-confirmation adequate protection payment as set forth on Schedule D filed in this case are incorporated herein, as if set forth herein at length.
  - j. Adequate protection payments shall continue until all unpaid Debtors' Attorney's fees are paid in full.
16. **Interest on Secured Claims:**
  - a. Arrearage: No interest shall accrue on any arrearage claim.
  - b. Secured Debts Paid at FMV: The lesser of Trustee's interest rate (set pursuant to *In re Till*) and the contract interest rate.
  - c. Secured Debts Paid in Full:
    - i. Regarding "910 vehicle" claims: Pursuant to 11 U.S.C. §1322, interest only to the extent that the value , as of the effective date of the plan (hereinafter the "Time Value"), of the motor vehicle exceeds the amount of the claim. The Time Value shall be the total of the payments to amortize the FMV of the motor vehicle, defined as 90% of the N.A.D.A. Retail, at the Trustee's interest rate over

- the total length of the Chapter 13 plan.
- ii. All other secured claims: The lesser of the Trustee's interest rate and the contract interest rate.
17. **Debtors' Attorney's Fees:** In the event that the Trustee has, at the time of Confirmation, funds in excess of any amounts necessary to make adequate protection payments to holders of allowed secured claims for personal property, specifically excluding payments for real property due between the filing of the petition and Confirmation, all such funds shall be paid towards unpaid Debtors' Attorney's fees.
18. **Non-Vesting:** Property of the estate shall NOT re-vest in the Debtors upon confirmation of the Chapter 13 plan.
19. **Real Estate Taxes** Real estate taxes that are paid by the Debtors through an escrow account as part of any direct mortgage payment, or as part of a conduit payment made by the Trustee, shall continue to be paid by the Debtors through such escrow account and shall be disbursed by the servicer from such escrow account. They shall not be made separately by the Trustee.
20. **Transfer of Mortgage Servicing:** Pursuant to 12 U.S.C. § 2605(f), in the event that the mortgage servicing for any of the Debtors' mortgages is transferred during this case, notice of such transfer of service shall be provided to the Debtors, the Debtors' Attorney and the Chapter 13 Trustee within thirty (30) days. Such notice shall include the identity of the new servicer, the address and a toll-free telephone number for the new servicer, instructions on whom to contact with authority regarding such servicing, and the location where the transfer of mortgage servicing is recorded.
21. **Other provisions of plan (if any):** See "OTHER PROVISIONS" section.
- Definitions**
- LTD:** Long Term Debt and refers to both: (1) Debts which cannot be modified due to 11 U.S.C. § 1322(b)(2), and (2) Debts where modification in the plan will not result in a payment lower than the contract payment.
- STD:** Short Term Debt and refers to debts where the months left on the contract are less than or equal to 60 months.
- Retain:** Means the Debtors intend to retain possession and/or ownership of the collateral securing a debt.
- 910:** Means and refers to the purchase money security interest portion of a claim secured by a motor vehicle, where the motor vehicle was acquired within 910 days before the filing of the bankruptcy case for the personal use of the Debtors.
- Sch D #:** References the number of the secured debt as listed on Schedule D.
- Int. Rate:** Means Interest Rate to be paid a secured claim.

Dated: May 27, 2011

s/ Walter Anthony Embich  
\_\_\_\_\_  
Walter Anthony Embich

s/ Terra Chrystell Embich  
\_\_\_\_\_  
Terra Chrystell Embich

(rev. 3/25/2010)

**CH. 13 PLAN - DEBTS SHEET  
(MIDDLE DISTRICT - DESARDI VERSION)**

Date: **5/26/11**

Lastname-SS#: **Embich-8996**

**RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN**

Retain	Creditor Name	Sch D #	Description of Collateral
	Hoke County	3	Taxes

**ARREARAGE CLAIMS**

Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)
				**
				**
				**
				**
				**
	Wells Fargo	6	\$4,921	**
				**
				**
				**

**SURRENDER COLLATERAL**

Creditor Name	Description of Collateral
None	None

**REJECTED EXECUTORY CONTRACTS/LEASES**

Creditor Name	Description of Collateral
None	None

**LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS**

Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Wells Fargo	6	\$888	N/A	n/a	\$888.00	House & Lot
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		

**STD - SECURED DEBTS @ FMV**

Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Polaris	5	\$7,265	5.00	\$73	\$141.72	2007 Victory 8 Ball
	Nuvell Credit	4	\$14,650	5.00	\$147	\$285.78	2008 Mazda6 i
				5.00			
				5.00			

**STD - SECURED DEBTS @ 100%**

Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Ford Credit	1	\$29,404	5.00	\$137	\$573.60	2010 Ford Fusion
	Ford Credit	2	\$22,029	5.00	\$147	\$429.73	2010 Ford Explorer
				5.00			
				5.00			
				5.00			

**ATTORNEY FEE (Unpaid part)**

Amount

Law Offices of John T. Orcutt, P.C. \$2,800

**SECURED TAXES**

Secured Amt

IRS Tax Liens

Real Property Taxes on Retained Realty

**UNSECURED PRIORITY DEBTS**

Amount

IRS Taxes

State Taxes

Personal Property Taxes

Alimony or Child Support Arrearage

**CO-SIGN PROTECT (Pay 100%)**

Int.%

All Co-Sign Protect Debts (See\*)

**GENERAL NON-PRIORITY UNSECURED**

Amount\*\*

DMI= None(\$0) None(\$0)

**PROPOSED CHAPTER 13 PLAN PAYMENT**

\$ **\$2,555** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **1.26** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

\* = May include up to 2 post-petition payments.

\*\* = Co-sign protect on all debts so designated on the filed schedules.

\*\* = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan\_MD\_(DeSardi Version 1/12/10) © LOJTO

**Other Miscellaneous Provisions**

Plan to allow for 3 "waivers".

In re **Walter Anthony Embich,  
Terra Chrystell Embich**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R  H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T  U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. <b>1080</b>		2010 <b>Purchase Money Security Interest</b> 2010 Ford Fusion SEL Sedan 4 Dr. VIN #: 3FAHP0JA9AR20496 USAA Insurance Policy #: 7103 Value=Trade minus 20%	J		29,403.51	15,683.51
Creditor #: 1 <b>Ford Motor Credit</b> Attn: Managing Agent Post Office Box 542000 Omaha, NE 68154-8000		Value \$ 13,720.00				
Account No. <b>6082</b>		2010 <b>Purchase Money Security Interest</b> 2010 Ford Explorer XLT Utility 4 Dr. 2 WD VIN #: 1FMEU6DEXUA05067 USAA Insurance Policy #: 7103 Value=Trade minus 20%	J		22,028.68	7,328.68
Creditor #: 2 <b>Ford Motor Credit</b> Attn: Managing Agent Post Office Box 542000 Omaha, NE 68154-8000		Value \$ 14,700.00				
Account No.		2011 <b>Possible Obligation/County Tax Lien</b> House & Lot: 315 Buckeye Drive Raeford, NC 28376 *TAXES ARE ESCROWED* **TOTAL ARREARAGES @ \$4,920.50*	W		0.00	0.00
Creditor #: 3 <b>Hoke County Tax Collector</b> Post Office Box 217 Raeford, NC 28376-0217		Value \$ 125,000.00				
Account No. <b>6681</b>		2008 <b>Purchase Money Security Interest</b> 2008 Mazda6 i Sedan 4 Dr. (56,500 Miles) -\$475 For Mileage VIN #: 1YVHP80C485M36754 USAA Insurance Policy #: 7103	W		17,571.46	2,921.46
Creditor #: 4 <b>Nuvell Credit Company</b> Attn: Managing Agent Post Office Box 380901 Bloomington, MN 55438-0901		Value \$ 14,650.00				
Subtotal (Total of this page)					<b>69,003.65</b>	<b>25,933.65</b>

1 continuation sheets attached

In re **Walter Anthony Embich,  
Terra Chrystell Embich**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT T	UNLIQUIDATED U I Q U I D A T E D	DISPUTED D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. <b>1822</b>			2008  Purchase Money Security Interest  2007 Victory 8 Ball Motorcycle VIN #: 5VPAB26D773003928 GEICO Insurance Policy #: 79-43					
Creditor #: 5 <b>Polaris</b> c/o GE Money Bank Attn: Managing Agent Post Office Box 6153 Rapid City, SD 57709-6153	J		Value \$ 7,265.00				<b>13,000.76</b>	<b>5,735.76</b>
Account No. <b>6361</b>			2008  Deed of Trust House & Lot: 315 Buckeye Drive Raeford, NC 28376  *TAXES ARE ESCROWED* **TOTAL ARREARAGES @ \$4,920.50**					
Creditor #: 6 <b>Wells Fargo Home Mortgage</b> Attn: Managing Agent Post Office Box 14411 Des Moines, IA 50306-3411	W		Value \$ 125,000.00				<b>130,057.93</b>	<b>5,057.93</b>
Account No.			Value \$					
Account No.			Value \$					
Account No.			Value \$					
Account No.			Value \$					
Sheet <b>1</b> of <b>1</b> continuation sheets attached to Schedule of Creditors Holding Secured Claims							Subtotal (Total of this page)	<b>143,058.69</b>
Total (Report on Summary of Schedules)								<b>10,793.69</b>
								<b>212,062.34</b>
								<b>36,727.34</b>

In re **Walter Anthony Embich,  
Terra Chrystell Embich**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

#### ■ Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

#### Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

#### Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

#### Deposits by individuals

Claims of individuals up to \$2,600\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

#### ■ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

#### Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

#### Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

#### ■ Administrative Expenses

Administrative expenses allowed under 11 U.S.C. § 503(b), and any fees and charges assessed against the estate under chapter 123 of title 28 as provided in 11 U.S.C. 507(a)(2).

\* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Walter Anthony Embich,  
Terra Chrystell Embich**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)**Domestic Support Obligations****TYPE OF PRIORITY**

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TYPE OF PRIORITY					
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	AMOUNT ENTITLED TO PRIORITY
Account No.								
Creditor #: 1 Children of Walter Anthony Embich c/o Stephanie White 2933 Bakers Mill Road Fayetteville, NC 28303	H	2008  Ongoing Child Support Obligation				1,200.00	0.00	1,200.00
Account No.								
Cumberland County Child Support Enf. Post Office Box 2429 Fayetteville, NC 28302	H	Representing: Children of Walter Anthony Embich				Notice Only		
Account No.								
North Carolina Child Support P.O. Box 900006 Raleigh, NC 27675	H	Representing: Children of Walter Anthony Embich				Notice Only		
Account No.								
Creditor #: 2 Stephanie White 2933 Bakers Mill Road Fayetteville, NC 28303	H	2008  Ongoing Alimony				0.00		
Account No.						400.00	400.00	
Sheet 1 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims						Subtotal (Total of this page)	0.00	1,600.00
							1,600.00	1,600.00

In re **Walter Anthony Embich,  
Terra Chrystell Embich**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)**Taxes and Certain Other Debts  
Owed to Governmental Units****TYPE OF PRIORITY**

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TYPE OF PRIORITY			AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	AMOUNT ENTITLED TO PRIORITY
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
Account No.							
Creditor #: 3 Hoke County Tax Collector Post Office Box 217 Raeford, NC 28376-0217	J	2011  Possible Obligation				0.00	0.00
Account No.		12/31/10  Possible Obligation Federal Income Taxes				0.00	0.00
Creditor #: 4 Internal Revenue Service Post Office Box 7346 Philadelphia, PA 19101-7346	J					0.00	0.00
Account No.		Representing: Internal Revenue Service				Notice Only	
US Attorney's Office Middle District Post Office Box 1858 Greensboro, NC 27502-1858	J						
Account No.		12/31/10  Possible Obligation State Income Taxes				0.00	0.00
Creditor #: 5 North Carolina Dept of Revenue Post Office Box 1168 Raleigh, NC 27602-1168	J					0.00	0.00
Account No.		Representing: North Carolina Dept of Revenue				Notice Only	
NC Department of Justice for NC Department of Revenue Post Office Box 629 Raleigh, NC 27602-0629							
Sheet 2 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims			Subtotal (Total of this page)			0.00	0.00
						0.00	0.00

In re **Walter Anthony Embich,  
Terra Chrystell Embich**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)**Taxes and Certain Other Debts  
Owed to Governmental Units****TYPE OF PRIORITY**

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TYPE OF PRIORITY				AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	AMOUNT ENTITLED TO PRIORITY
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M		
Account No.								
NC Department of Revenue c/o Reginald S. Hinton Post Office Box 25000 Raleigh, NC 27640-5000		Representing: North Carolina Dept of Revenue					Notice Only	
Account No.								
Account No.								
Account No.								
Account No.								
Account No.								

Sheet 3 of 4 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority ClaimsSubtotal  
(Total of this page) **0.00** **0.00** **0.00**

In re **Walter Anthony Embich,  
Terra Chrystell Embich**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)**Administrative Expenses****TYPE OF PRIORITY**

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TYPE OF PRIORITY				AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	AMOUNT ENTITLED TO PRIORITY
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M		
Account No.								
Creditor #: 6 Law Offices of John T. Orcutt 6616-203 Six Forks Road Raleigh, NC 27615	J						0.00	2,800.00
Account No.								2,800.00
Account No.								
Account No.								
Account No.								
Account No.								
Sheet <u>4</u> of <u>4</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims			Subtotal (Total of this page)				0.00	2,800.00
			Total (Report on Summary of Schedules)				2,800.00	2,800.00
							0.00	4,400.00
							4,400.00	4,400.00

Case No. \_\_\_\_\_

## **Debtors**

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE CTOR	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>Multiple Accounts</b>		2006 Credit Card Purchases				12,995.64
Creditor #: 1  AAFES  Attn: Bankruptcy Unit Post Office Box 650062 Dallas, TX 75265-0062	W	Representing:  AAFES				Notice Only
Account No.  AAFES c/o Creditor's Bankruptcy Service Post Office Box 740933 Dallas, TX 75374-0933		Representing:  AAFES				Notice Only
Account No.  NCO Financial Systems Post Office Box 510950 New Berlin, WI 53151-0950		Representing:  AAFES				Notice Only
Account No. 3951  Creditor #: 2 Best Buy c/o Retail Services Post Office Box 15521 Wilmington, DE 19850-5521	H	2008 Credit Card Purchases				979.84
<b>Subtotal</b> (Total of this page)						13,975.48

In re **Walter Anthony Embich,  
Terra Chrystell Embich**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>6828</b>  Creditor #: 3 Capital One Post Office Box 30285 Salt Lake City, UT 84130-0285		<b>2006</b> Credit Card Purchases				<b>483.12</b>
Account No.  Creditor #: 4 Credit Bureau Post Office Box 26140 Greensboro, NC 27402-6140	W	<b>2011</b> Possible Obligation				<b>0.00</b>
Account No. <b>1522</b>  Creditor #: 5 Credit One Bank Post Office Box 98873 Las Vegas, NV 89193-8873	J	<b>2009</b> Credit Card Purchases				<b>508.23</b>
Account No.  Creditor #: 6 DFAS-IN/Debt and Claims Dept 3300 8899 East 56th Street Indianapolis, IN 46249-3300	H	<b>2008</b> Overpayment				<b>20,702.13</b>
Account No. <b>Multiple Accounts</b>  Creditor #: 7 DPT ED/SLM PO Box 9635 Wilkes Barre, PA 18773	W	<b>2009</b> Student Loans				<b>35,462.00</b>
Sheet no. <b>1</b> of <b>8</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>57,155.48</b>

In re

**Walter Anthony Embich,  
Terra Chrystell Embich**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
<b>US Attorney's Office Middle District Post Office Box 1858 Greensboro, NC 27502-1858</b>		Representing: <b>DPT ED/SLM</b>				<b>Notice Only</b>
Account No.						
<b>US Department of Education Post Office Box 5202 Greenville, TX 75403-5202</b>		Representing: <b>DPT ED/SLM</b>				<b>Notice Only</b>
Account No.						
<b>US Department of Education 1 Imation Pl Bldg 2 Saint Paul, MN 55128-3422</b>		Representing: <b>DPT ED/SLM</b>				<b>Notice Only</b>
Account No.						
<b>US Department of Education Direct Loan Servicing Center Post Office Box 5609 Greenville, TX 75403-5609</b>		Representing: <b>DPT ED/SLM</b>				<b>Notice Only</b>
Account No.						
<b>Creditor #: 8 Ford Motor Credit Post Office Box 542000 Omaha, NE 68154</b>	X H	<b>2009 Personal Loan</b>				<b>21,040.00</b>
Sheet no. <u>2</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>21,040.00</b>

In re **Walter Anthony Embich,  
Terra Chrystell Embich**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
Creditor #: 9 Fort Lee Federal Credit Union 4495 Crossings Boulevard Prince George, VA 23875-1455	W	2006 Line of Credit				3,828.00
Account No.						
Creditor #: 10 Desiree Gulley 218 Bahia Lane Raeford, NC 28376	H	2009 Possible Obligation				0.00
Account No. 64D03-1008-SC-5145						
Creditor #: 11 Horizon Bank c/o Farina & Wojcik, PA 45 North Whittaker Street Suite 200 New Buffalo, MI 49117	W	2003 Credit Card Purchases				740.20
Account No. 0601						
Creditor #: 12 JC Penney Post Office Box 965008 Orlando, FL 32896-5008	W	2008 Credit Card Purchases				164.88
Account No.						
GE Money Bank Bankruptcy Dept. Post Office Box 103104 Roswell, GA 30076-3104		Representing: JC Penney				Notice Only
Sheet no. <u>3</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			4,733.08

In re **Walter Anthony Embich,  
Terra Chrystell Embich**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
Creditor #: 13 <b>Kirby Company of Fayetteville 5353 Red Tip Road Suite 108 Fayetteville, NC 28304</b>	W	<b>2009 Merchandise Purchase</b>				<b>498.00</b>
Account No.						
United Consumer Financial Services Post Office Box 856290 Louisville, KY 40285-6290		<b>Representing: Kirby Company of Fayetteville</b>				<b>Notice Only</b>
Account No.						
Creditor #: 14 <b>Kohl's Post Office Box 3115 Milwaukee, WI 53201-3115</b>	W	<b>2008 Credit Card Purchases</b>				<b>255.00</b>
Account No. 1896						
Creditor #: 15 <b>Military Star Disputes Unit Post Office Box 650410 Dallas, TX 75265-0410</b>	H	<b>1992 Credit Card Purchases</b>				<b>7,605.24</b>
Account No.						
Creditor #: 16 <b>North Carolina Employment Security Commission Post Office Box 26504 Raleigh, NC 27611-6504</b>	J	<b>2011 Possible Obligation</b>				<b>0.00</b>
Sheet no. <b>4</b> of <b>8</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>8,358.24</b>

In re **Walter Anthony Embich,  
Terra Chrystell Embich**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>2504</b>  Creditor #: 17 Old Navy c/o GE Money Bank Bankruptcy Department Post Office Box 103104 Roswell, GA 30076		2008 Credit Card Purchases				<b>132.87</b>
Account No. <b>6476</b>  Creditor #: 18 Omni Health & Fitness of Fayetteville 1400 Walter Reed Road Fayetteville, NC 28304	W	2009 Deficiency Claim				<b>692.00</b>
Account No.  National Fitness Financial Member Services Department 1645 E. Hwy. 193, Suite 100 Layton, UT 84040		Representing:  Omni Health & Fitness				<b>Notice Only</b>
Account No.  Creditor #: 19 Private Diagnostic Clinic Duke University Medical center 5213 South Alston Avenue Durham, NC 27713	H	2010 Medical Bills				<b>472.56</b>
Account No.  Creditor #: 20 Sallie Mae 1002 Arthur Drive Lynn Haven, FL 32444	W	2001 Student Loan				<b>5,436.00</b>
Sheet no. <b>5</b> of <b>8</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>6,733.43</b>

In re

**Walter Anthony Embich,  
Terra Chrystell Embich**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
<b>US Attorney's Office Middle District Post Office Box 1858 Greensboro, NC 27502-1858</b>		Representing: <b>Sallie Mae</b>				<b>Notice Only</b>
Account No.						
<b>US Department of Education Post Office Box 5202 Greenville, TX 75403-5202</b>		Representing: <b>Sallie Mae</b>				<b>Notice Only</b>
Account No.						
<b>US Department of Education 1 Imation Pl Bldg 2 Saint Paul, MN 55128-3422</b>		Representing: <b>Sallie Mae</b>				<b>Notice Only</b>
Account No.						
<b>US Department of Education Direct Loan Servicing Center Post Office Box 5609 Greenville, TX 75403-5609</b>		Representing: <b>Sallie Mae</b>				<b>Notice Only</b>
Account No. <b>2891</b>						
<b>Creditor #: 21 Sears Post Office Box 6282 Sioux Falls, SD 57117-6282</b>	H	<b>2008 Credit Card Purchases</b>				<b>2,173.35</b>
Sheet no. <b>6</b> of <b>8</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>2,173.35</b>

In re **Walter Anthony Embich,  
Terra Chrystell Embich**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			T	D	E	
Account No.						
<b>Creditor #: 22 The Home Depot Post Office Box 6497 Sioux Falls, SD 57117-6497</b>	H	<b>2005 Possible Obligation</b>			X	<b>0.00</b>
Account No.						
<b>Creditor #: 23 Time Warner Cable Attn: Collections 2505 Atlantic Avenue Raleigh, NC 27604</b>	W	<b>2009 Utility Bills</b>				<b>463.49</b>
Account No.						
<b>Credit Protection 13355 Noel Road Dallas, TX 75240-6612</b>		<b>Representing: Time Warner Cable</b>				<b>Notice Only</b>
Account No.						
<b>Creditor #: 24 Verizon Post Office Box 26055 Minneapolis, MN 55426</b>	H	<b>2008 Possible Obligation</b>			X	<b>0.00</b>
Account No.						
<b>Creditor #: 25 Veterans Administration Regional Office 251 North Main Street Winston-Salem, NC 27155</b>	W	<b>2008 Possible Obligation/Mtg. Guaranty</b>		X		<b>0.00</b>
Sheet no. <u>7</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>463.49</b>

In re **Walter Anthony Embich,  
Terra Chrystell Embich**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.							
<b>US Attorney's Office Middle District Post Office Box 1858 Greensboro, NC 27502-1858</b>			<b>Representing: Veterans Administration</b>				<b>Notice Only</b>
Account No.							
<b>Creditor #: 26 WalMart Post Office Box 981400 El Paso, TX 79998</b>			<b>2008 Credit Card Purchases</b>				<b>987.00</b>
Account No.							
<b>GE Money Bank Bankruptcy Dept. Post Office Box 103104 Roswell, GA 30076-3104</b>			<b>Representing: WalMart</b>				<b>Notice Only</b>
Account No.							
Account No.							
Sheet no. <u>8</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			<b>987.00</b>
				Total (Report on Summary of Schedules)			<b>115,619.55</b>

In re **Walter Anthony Embich,  
Terra Chrystell Embich**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.

In re **Walter Anthony Embich,  
Terra Chrystell Embich**

Case No. \_\_\_\_\_

**Debtors****SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

**NAME AND ADDRESS OF CODEBTOR**

**Desiree Guley  
218 Bahia Lane  
Raeford, NC 28376**

**NAME AND ADDRESS OF CREDITOR**

**Ford Motor Credit  
Post Office Box 542000  
Omaha, NE 68154**

In re **Walter Anthony Embich**  
**Terra Chrystell Embich**

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
<b>Married</b>	<b>Daughter</b>	<b>11</b>
	<b>Son</b>	<b>13</b>
	<b>Son</b>	<b>14</b>
	<b>Daughter</b>	<b>16</b>
	<b>Son</b>	<b>18</b>
	<b>Son</b>	<b>2</b>
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation	<b>Transportation</b>	
Name of Employer	<b>United States Army</b>	
How long employed	<b>19 Years</b>	
Address of Employer	<b>HHC 1BCT 82nd ABN DIV Fayetteville, NC 28301</b>	
INCOME: (Estimate of average or projected monthly income at time case filed)		
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	DEBTOR \$ <b>6,580.68</b>	SPOUSE \$ <b>341.47</b>
2. Estimate monthly overtime	DEBTOR \$ <b>0.00</b>	SPOUSE \$ <b>0.00</b>
3. SUBTOTAL	DEBTOR \$ <b>6,580.68</b>	SPOUSE \$ <b>341.47</b>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	DEBTOR \$ <b>760.26</b>	SPOUSE \$ <b>74.22</b>
b. Insurance	DEBTOR \$ <b>73.22</b>	SPOUSE \$ <b>13.50</b>
c. Union dues	DEBTOR \$ <b>0.00</b>	SPOUSE \$ <b>0.00</b>
d. Other (Specify): <b>Charitable Contributions</b>	DEBTOR \$ <b>2.00</b>	SPOUSE \$ <b>0.00</b>
5. SUBTOTAL OF PAYROLL DEDUCTIONS	DEBTOR \$ <b>835.48</b>	SPOUSE \$ <b>87.72</b>
6. TOTAL NET MONTHLY TAKE HOME PAY	DEBTOR \$ <b>5,745.20</b>	SPOUSE \$ <b>253.75</b>
7. Regular income from operation of business or profession or farm (Attach detailed statement)	DEBTOR \$ <b>0.00</b>	SPOUSE \$ <b>0.00</b>
8. Income from real property	DEBTOR \$ <b>0.00</b>	SPOUSE \$ <b>0.00</b>
9. Interest and dividends	DEBTOR \$ <b>0.00</b>	SPOUSE \$ <b>0.00</b>
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	DEBTOR \$ <b>0.00</b>	SPOUSE \$ <b>0.00</b>
11. Social security or government assistance (Specify):	DEBTOR \$ <b>0.00</b>	SPOUSE \$ <b>0.00</b>
12. Pension or retirement income	DEBTOR \$ <b>0.00</b>	SPOUSE \$ <b>0.00</b>
13. Other monthly income (Specify): <b>GI Bill</b>	DEBTOR \$ <b>0.00</b>	SPOUSE \$ <b>851.00</b>
14. SUBTOTAL OF LINES 7 THROUGH 13	DEBTOR \$ <b>0.00</b>	SPOUSE \$ <b>851.00</b>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	DEBTOR \$ <b>5,745.20</b>	SPOUSE \$ <b>1,104.75</b>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	DEBTOR \$ <b>6,849.95</b>	

(Report also on Summary of Schedules and, if applicable, on  
Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

**Dependents on Schedule I do not match Form 22 because Male Debtor's 3 children that he pays court ordered child support are listed on Schedule I only, they are not included in household size on Form 22.**

In re **Walter Anthony Embich**  
**Terra Chrystell Embich**

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDEULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ <b>0.00</b>
a. Are real estate taxes included? Yes <b>X</b>	No _____
b. Is property insurance included? Yes <b>X</b>	No _____
2. Utilities:	
a. Electricity and heating fuel	\$ <b>225.00</b>
b. Water and sewer	\$ <b>60.00</b>
c. Telephone	\$ <b>0.00</b>
d. Other <u>See Detailed Expense Attachment</u>	\$ <b>430.00</b>
3. Home maintenance (repairs and upkeep)	\$ <b>0.00</b>
4. Food	\$ <b>900.00</b>
5. Clothing	\$ <b>40.00</b>
6. Laundry and dry cleaning	\$ <b>43.95</b>
7. Medical and dental expenses	\$ <b>51.00</b>
8. Transportation (not including car payments)	\$ <b>488.00</b>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <b>50.00</b>
10. Charitable contributions	\$ <b>0.00</b>
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ <b>0.00</b>
b. Life	\$ <b>0.00</b>
c. Health	\$ <b>0.00</b>
d. Auto	\$ <b>107.00</b>
e. Other	\$ <b>0.00</b>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) <b>Personal Property Taxes</b>	\$ <b>25.00</b>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ <b>0.00</b>
b. Other	\$ <b>0.00</b>
c. Other	\$ <b>0.00</b>
14. Alimony, maintenance, and support paid to others	\$ <b>1,600.00</b>
15. Payments for support of additional dependents not living at your home	\$ <b>0.00</b>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <b>0.00</b>
17. Other <b>Child Care</b>	\$ <b>400.00</b>
Other <b>Chapter 13 Plan Payment</b>	\$ <b>2,555.00</b>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$ <b>6,974.95</b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: <b>None</b>	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$ <b>6,849.95</b>
b. Average monthly expenses from Line 18 above	\$ <b>6,974.95</b>
c. Monthly net income (a. minus b.)	\$ <b>-125.00</b>

Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**  
**Detailed Expense Attachment****Other Utility Expenditures:**

<b>Cell Phone</b>	\$	<b>300.00</b>
<b>Cable</b>	\$	<b>130.00</b>
<b>Total Other Utility Expenditures</b>	\$	<b>430.00</b>

In re **Walter Anthony Embich**  
**Terra Chrystell Embich**  
Debtor(s)  
Case Number: \_\_\_\_\_  
(If known)

According to the calculations required by this statement:  
 **The applicable commitment period is 3 years.**  
 **The applicable commitment period is 5 years.**  
 **Disposable income is determined under § 1325(b)(3).**  
 **Disposable income is not determined under § 1325(b)(3).**  
(Check the boxes as directed in Lines 17 and 23 of this statement.)

## CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

<b>Part I. REPORT OF INCOME</b>						
1	<b>Marital/filing status.</b> Check the box that applies and complete the balance of this part of this statement as directed. a. <input type="checkbox"/> Unmarried. <b>Complete only Column A ("Debtor's Income") for Lines 2-10.</b> b. <input checked="" type="checkbox"/> Married. <b>Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.</b>					
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.				Column A  Debtor's Income	Column B  Spouse's Income
2	<b>Gross wages, salary, tips, bonuses, overtime, commissions.</b>				\$ <b>6,580.68</b>	\$ <b>1,187.39</b>
3	<b>Income from the operation of a business, profession, or farm.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. <b>Do not include any part of the business expenses entered on Line b as a deduction in Part IV.</b>				\$ <b>0.00</b>	\$ <b>0.00</b>
4	<b>Rents and other real property income.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. <b>Do not include any part of the operating expenses entered on Line b as a deduction in Part IV.</b>				\$ <b>0.00</b>	\$ <b>0.00</b>
5	<b>Interest, dividends, and royalties.</b>				\$ <b>0.00</b>	\$ <b>0.00</b>
6	<b>Pension and retirement income.</b>				\$ <b>0.00</b>	\$ <b>0.00</b>
7	<b>Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose.</b> Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.				\$ <b>0.00</b>	\$ <b>0.00</b>
8	<b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:				\$ <b>0.00</b>	\$ <b>0.00</b>
	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ <b>0.00</b>	Spouse \$ <b>0.00</b>	\$ <b>0.00</b>	\$ <b>0.00</b>	

9	<b>Income from all other sources.</b> Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. <b>Do not include alimony or separate maintenance payments paid by your spouse, but include all other payments of alimony or separate maintenance. Do not include</b> any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.							
	<table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="width: 50%;">Debtor</th> <th style="width: 50%;">Spouse</th> </tr> </thead> <tbody> <tr> <td>a. GI Bill</td> <td>\$ 0.00</td> </tr> <tr> <td>b.</td> <td>\$ 851.00</td> </tr> </tbody> </table>	Debtor	Spouse	a. GI Bill	\$ 0.00	b.	\$ 851.00	\$ 0.00
Debtor	Spouse							
a. GI Bill	\$ 0.00							
b.	\$ 851.00							
10	<b>Subtotal.</b> Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).	\$ 6,580.68	\$ 2,038.39					
11	<b>Total.</b> If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.	\$ 8,619.07						

## Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD

12	<b>Enter the amount from Line 11</b>	\$ 8,619.07						
13	<b>Marital Adjustment.</b> If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.							
	<table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td>a.</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>\$</td> </tr> </table>	a.	\$	b.	\$	c.	\$	
a.	\$							
b.	\$							
c.	\$							
	Total and enter on Line 13	\$ 0.00						
14	<b>Subtract Line 13 from Line 12 and enter the result.</b>	\$ 8,619.07						
15	<b>Annualized current monthly income for § 1325(b)(4).</b> Multiply the amount from Line 14 by the number 12 and enter the result.	\$ 103,428.84						
16	<b>Applicable median family income.</b> Enter the median family income for applicable state and household size. (This information is available by family size at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: <u>NC</u> b. Enter debtor's household size: <u>5</u>	\$ 75,078.00						
17	<b>Application of § 1325(b)(4).</b> Check the applicable box and proceed as directed. <input type="checkbox"/> <b>The amount on Line 15 is less than the amount on Line 16.</b> Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement. <input checked="" type="checkbox"/> <b>The amount on Line 15 is not less than the amount on Line 16.</b> Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement.							

## Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME

18	<b>Enter the amount from Line 11.</b>	\$ 8,619.07						
19	<b>Marital Adjustment.</b> If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income(such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.							
	<table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td>a.</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>\$</td> </tr> </table>	a.	\$	b.	\$	c.	\$	
a.	\$							
b.	\$							
c.	\$							
	Total and enter on Line 19.	\$ 0.00						
20	<b>Current monthly income for § 1325(b)(3).</b> Subtract Line 19 from Line 18 and enter the result.	\$ 8,619.07						

21	<b>Annualized current monthly income for § 1325(b)(3).</b> Multiply the amount from Line 20 by the number 12 and enter the result.	\$ <b>103,428.84</b>																						
22	<b>Applicable median family income.</b> Enter the amount from Line 16.	\$ <b>75,078.00</b>																						
23	<p><b>Application of § 1325(b)(3).</b> Check the applicable box and proceed as directed.</p> <p><input checked="" type="checkbox"/> <b>The amount on Line 21 is more than the amount on Line 22.</b> Check the box for "Disposable income is determined under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement.</p> <p><input type="checkbox"/> <b>The amount on Line 21 is not more than the amount on Line 22.</b> Check the box for "Disposable income is not determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. <b>Do not complete Parts IV, V, or VI.</b></p>																							
<b>Part IV. CALCULATION OF DEDUCTIONS FROM INCOME</b>																								
<b>Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)</b>																								
24A	<b>National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous.</b> Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable number of persons. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.	\$ <b>1,639.00</b>																						
24B	<b>National Standards: health care.</b> Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.																							
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2"><b>Persons under 65 years of age</b></th> <th colspan="2"><b>Persons 65 years of age or older</b></th> </tr> </thead> <tbody> <tr> <td>a1.</td> <td>Allowance per person</td> <td><b>60</b></td> <td>a2.</td> <td>Allowance per person</td> <td><b>144</b></td> </tr> <tr> <td>b1.</td> <td>Number of persons</td> <td><b>5</b></td> <td>b2.</td> <td>Number of persons</td> <td><b>0</b></td> </tr> <tr> <td>c1.</td> <td>Subtotal</td> <td><b>300.00</b></td> <td>c2.</td> <td>Subtotal</td> <td><b>0.00</b></td> </tr> </tbody> </table>	<b>Persons under 65 years of age</b>		<b>Persons 65 years of age or older</b>		a1.	Allowance per person	<b>60</b>	a2.	Allowance per person	<b>144</b>	b1.	Number of persons	<b>5</b>	b2.	Number of persons	<b>0</b>	c1.	Subtotal	<b>300.00</b>	c2.	Subtotal	<b>0.00</b>	\$ <b>300.00</b>
<b>Persons under 65 years of age</b>		<b>Persons 65 years of age or older</b>																						
a1.	Allowance per person	<b>60</b>	a2.	Allowance per person	<b>144</b>																			
b1.	Number of persons	<b>5</b>	b2.	Number of persons	<b>0</b>																			
c1.	Subtotal	<b>300.00</b>	c2.	Subtotal	<b>0.00</b>																			
25A	<b>Local Standards: housing and utilities; non-mortgage expenses.</b> Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.	\$ <b>527.00</b>																						
25B	<b>Local Standards: housing and utilities; mortgage/rent expense.</b> Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. <b>Do not enter an amount less than zero.</b>	\$ <b>15.45</b>																						
26	<b>Local Standards: housing and utilities; adjustment.</b> If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:  _____	\$ <b>0.00</b>																						

27A	<p><b>Local Standards: transportation; vehicle operation/public transportation expense.</b> You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.</p> <p>Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7. <input type="checkbox"/> 0 <input type="checkbox"/> 1 <input checked="" type="checkbox"/> 2 or more.</p> <p>If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</p>	<\$ <b>488.00</b>									
27B	<p><b>Local Standards: transportation; additional public transportation expense.</b> If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from the IRS Local Standards: Transportation. (This amount is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</p>	<\$ <b>0.00</b>									
28	<p><b>Local Standards: transportation ownership/lease expense; Vehicle 1.</b> Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) <input type="checkbox"/> 1 <input checked="" type="checkbox"/> 2 or more.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. <b>Do not enter an amount less than zero.</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">a.</td> <td style="width: 60%;">IRS Transportation Standards, Ownership Costs</td> <td style="width: 10%; text-align: right;">\$ <b>496.00</b></td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47</td> <td style="text-align: right;">\$ <b>554.89</b></td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 1</td> <td style="text-align: right;">Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$ <b>496.00</b>	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$ <b>554.89</b>	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	<\$ <b>0.00</b>
a.	IRS Transportation Standards, Ownership Costs	\$ <b>496.00</b>									
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$ <b>554.89</b>									
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.									
29	<p><b>Local Standards: transportation ownership/lease expense; Vehicle 2.</b> Complete this Line only if you checked the "2 or more" Box in Line 28.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. <b>Do not enter an amount less than zero.</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">a.</td> <td style="width: 60%;">IRS Transportation Standards, Ownership Costs</td> <td style="width: 10%; text-align: right;">\$ <b>496.00</b></td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47</td> <td style="text-align: right;">\$ <b>276.46</b></td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 2</td> <td style="text-align: right;">Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$ <b>496.00</b>	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$ <b>276.46</b>	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	<\$ <b>219.54</b>
a.	IRS Transportation Standards, Ownership Costs	\$ <b>496.00</b>									
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$ <b>276.46</b>									
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.									
30	<p><b>Other Necessary Expenses: taxes.</b> Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. <b>Do not include real estate or sales taxes.</b></p>	<\$ <b>859.48</b>									
31	<p><b>Other Necessary Expenses: involuntary deductions for employment.</b> Enter the total average monthly deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. <b>Do not include discretionary amounts, such as voluntary 401(k) contributions.</b></p>	<\$ <b>0.00</b>									
32	<p><b>Other Necessary Expenses: life insurance.</b> Enter total average monthly premiums that you actually pay for term life insurance for yourself. <b>Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.</b></p>	<\$ <b>55.00</b>									
33	<p><b>Other Necessary Expenses: court-ordered payments.</b> Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. <b>Do not include payments on past due obligations included in line 49.</b></p>	<\$ <b>1,600.00</b>									
34	<p><b>Other Necessary Expenses: education for employment or for a physically or mentally challenged child.</b> Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.</p>	<\$ <b>0.00</b>									
35	<p><b>Other Necessary Expenses: childcare.</b> Enter the total average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. <b>Do not include other educational payments.</b></p>	<\$ <b>400.00</b>									

36	<b>Other Necessary Expenses: health care.</b> Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. <b>Do not include payments for health insurance or health savings accounts listed in Line 39.</b>	\$ <b>0.00</b>
37	<b>Other Necessary Expenses: telecommunication services.</b> Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service-to the extent necessary for your health and welfare or that of your dependents. <b>Do not include any amount previously deducted.</b>	\$ <b>25.00</b>
38	<b>Total Expenses Allowed under IRS Standards.</b> Enter the total of Lines 24 through 37.	\$ <b>6,128.47</b>

**Subpart B: Additional Living Expense Deductions****Note: Do not include any expenses that you have listed in Lines 24-37**

39	<p><b>Health Insurance, Disability Insurance, and Health Savings Account Expenses.</b> List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.</p> <table border="1"> <tr> <td>a.</td><td>Health Insurance</td><td>\$ <b>31.72</b></td></tr> <tr> <td>b.</td><td>Disability Insurance</td><td>\$ <b>0.00</b></td></tr> <tr> <td>c.</td><td>Health Savings Account</td><td>\$ <b>0.00</b></td></tr> </table> <p>Total and enter on Line 39</p> <p>If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:</p> <p>\$</p>	a.	Health Insurance	\$ <b>31.72</b>	b.	Disability Insurance	\$ <b>0.00</b>	c.	Health Savings Account	\$ <b>0.00</b>	\$ <b>31.72</b>
a.	Health Insurance	\$ <b>31.72</b>									
b.	Disability Insurance	\$ <b>0.00</b>									
c.	Health Savings Account	\$ <b>0.00</b>									
40	<b>Continued contributions to the care of household or family members.</b> Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. <b>Do not include payments listed in Line 34.</b>	\$ <b>0.00</b>									
41	<b>Protection against family violence.</b> Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	\$ <b>0.00</b>									
42	<b>Home energy costs.</b> Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities that you actually expend for home energy costs. <b>You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.</b>	\$ <b>0.00</b>									
43	<b>Education expenses for dependent children under 18.</b> Enter the total average monthly expenses that you actually incur, not to exceed \$147.92 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. <b>You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.</b>	\$ <b>0.00</b>									
44	<b>Additional food and clothing expense.</b> Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) <b>You must demonstrate that the additional amount claimed is reasonable and necessary.</b>	\$ <b>0.00</b>									
45	<b>Charitable contributions.</b> Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). <b>Do not include any amount in excess of 15% of your gross monthly income.</b>	\$ <b>2.00</b>									
46	<b>Total Additional Expense Deductions under § 707(b).</b> Enter the total of Lines 39 through 45.	\$ <b>33.72</b>									

### Subpart C: Deductions for Debt Payment

47	<p><b>Future payments on secured claims.</b> For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th><th>Name of Creditor</th><th>Property Securing the Debt</th><th>Average Monthly Payment</th><th>Does payment include taxes or insurance</th></tr> </thead> <tbody> <tr> <td>a.</td><td>Ford Motor Credit</td><td>2010 Ford Fusion SEL Sedan 4 Dr. VIN #: 3FAHP0JA9AR20496 USAA Insurance Policy #: 7103 Value=Trade minus 20%</td><td>\$ 554.89</td><td><input type="checkbox"/> yes <input checked="" type="checkbox"/> no</td></tr> <tr> <td>b.</td><td>Ford Motor Credit</td><td>2010 Ford Explorer XLT Utility 4 Dr. 2 WD VIN #: 1FMEU6DEXAUA05067 USAA Insurance Policy #: 7103 Value=Trade minus 20%</td><td>\$ 415.71</td><td><input type="checkbox"/> yes <input checked="" type="checkbox"/> no</td></tr> <tr> <td>c.</td><td>Nuvell Credit Company</td><td>2008 Mazda6 i Sedan 4 Dr. (56,500 Miles) -\$475 For Mileage VIN #: 1YVHP80C485M36754 USAA Insurance Policy #: 7103</td><td>\$ 276.46</td><td><input type="checkbox"/> yes <input checked="" type="checkbox"/> no</td></tr> <tr> <td>d.</td><td>Polaris</td><td>2007 Victory 8 Ball Motorcycle VIN #: 5VPAB26D773003928 GEICO Insurance Policy #: 79-43</td><td>\$ 137.10</td><td><input type="checkbox"/> yes <input checked="" type="checkbox"/> no</td></tr> <tr> <td>e.</td><td>Wells Fargo Home Mortgage</td><td>House &amp; Lot: 315 Buckeye Drive Raeford, NC 28376 *TAXES ARE ESCROWED* **TOTAL ARREARAGES @ \$4,920.50*</td><td>\$ 887.55</td><td><input checked="" type="checkbox"/> yes <input type="checkbox"/> no</td></tr> </tbody> </table>		Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance	a.	Ford Motor Credit	2010 Ford Fusion SEL Sedan 4 Dr. VIN #: 3FAHP0JA9AR20496 USAA Insurance Policy #: 7103 Value=Trade minus 20%	\$ 554.89	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no	b.	Ford Motor Credit	2010 Ford Explorer XLT Utility 4 Dr. 2 WD VIN #: 1FMEU6DEXAUA05067 USAA Insurance Policy #: 7103 Value=Trade minus 20%	\$ 415.71	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no	c.	Nuvell Credit Company	2008 Mazda6 i Sedan 4 Dr. (56,500 Miles) -\$475 For Mileage VIN #: 1YVHP80C485M36754 USAA Insurance Policy #: 7103	\$ 276.46	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no	d.	Polaris	2007 Victory 8 Ball Motorcycle VIN #: 5VPAB26D773003928 GEICO Insurance Policy #: 79-43	\$ 137.10	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no	e.	Wells Fargo Home Mortgage	House & Lot: 315 Buckeye Drive Raeford, NC 28376 *TAXES ARE ESCROWED* **TOTAL ARREARAGES @ \$4,920.50*	\$ 887.55	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no	\$ 2,271.71
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Total: Add Lines																																
48	<p><b>Other payments on secured claims.</b> If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th>Name of Creditor</th> <th>Property Securing the Debt</th> <th>1/60th of the Cure Amount</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td>Nuvell Credit Company</td> <td>2008 Mazda6 i Sedan 4 Dr. (56,500 Miles) -\$475 For Mileage VIN #: 1YVHP80C485M36754 USAA Insurance Policy #: 7103</td> <td>\$ 23.01</td> </tr> <tr> <td>b.</td> <td>Wells Fargo Home Mortgage</td> <td>House &amp; Lot: 315 Buckeye Drive Raeford, NC 28376 *TAXES ARE ESCROWED* **TOTAL ARREARAGES @ \$4,920.50*</td> <td>\$ 82.01</td> </tr> </tbody> </table>			Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount	a.	Nuvell Credit Company	2008 Mazda6 i Sedan 4 Dr. (56,500 Miles) -\$475 For Mileage VIN #: 1YVHP80C485M36754 USAA Insurance Policy #: 7103	\$ 23.01	b.	Wells Fargo Home Mortgage	House & Lot: 315 Buckeye Drive Raeford, NC 28376 *TAXES ARE ESCROWED* **TOTAL ARREARAGES @ \$4,920.50*	\$ 82.01																		
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Total: Add Lines																																
49	<p><b>Payments on prepetition priority claims.</b> Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. <b>Do not include current obligations, such as those set out in Line 33.</b></p>																															
					\$ 73.34																											

	<b>Chapter 13 administrative expenses.</b> Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense.			
50	a.	Projected average monthly Chapter 13 plan payment.	\$ 2,555.00	
	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	x 6.00	
	c.	Average monthly administrative expense of chapter 13 case	Total: Multiply Lines a and b	\$ 153.30
51	<b>Total Deductions for Debt Payment.</b> Enter the total of Lines 47 through 50.			\$ 2,603.37
<b>Subpart D: Total Deductions from Income</b>				
52	<b>Total of all deductions from income.</b> Enter the total of Lines 38, 46, and 51.			\$ 8,765.56
<b>Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)</b>				
53	<b>Total current monthly income.</b> Enter the amount from Line 20.			\$ 8,619.07
54	<b>Support income.</b> Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.			\$ 0.00
55	<b>Qualified retirement deductions.</b> Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 362(b)(19).			\$ 0.00
56	<b>Total of all deductions allowed under § 707(b)(2).</b> Enter the amount from Line 52.			\$ 8,765.56
57	<b>Deduction for special circumstances.</b> If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57. <b>You must provide your case trustee with documentation of these expenses and you must provide a detailed explanation of the special circumstances that make such expense necessary and reasonable.</b>			\$ 0.00
		Nature of special circumstances	Amount of Expense	
	a.		\$	
	b.		\$	
	c.		\$	
		Total: Add Lines		\$ 0.00
58	<b>Total adjustments to determine disposable income.</b> Add the amounts on Lines 54, 55, 56, and 57 and enter the result.			\$ 8,765.56
59	<b>Monthly Disposable Income Under § 1325(b)(2).</b> Subtract Line 58 from Line 53 and enter the result.			\$ -146.49
<b>Part VI. ADDITIONAL EXPENSE CLAIMS</b>				
	<b>Other Expenses.</b> List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.			
60		Expense Description	Monthly Amount	
	a.		\$	
	b.		\$	
	c.		\$	
	d.		\$	
		Total: Add Lines a, b, c and d	\$	

**Part VII. VERIFICATION**

I declare under penalty of perjury that the information provided in this statement is true and correct. (*If this is a joint case, both debtors must sign.*)

61

Date: May 27, 2011Signature: /s/ Walter Anthony Embich**Walter Anthony Embich**

(Debtor)

Date: May 27, 2011Signature: /s/ Terra Chrystell Embich**Terra Chrystell Embich**

(Joint Debtor, if any)

In re Walter Anthony Embich  
Terra Chrystell Embich

Case No. \_\_\_\_\_

Debtor(s)

**STATEMENT OF CURRENT MONTHLY INCOME AND MEANS TEST CALCULATION**  
**Attachment A**

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF NORTH CAROLINA**

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## *Lanning* Adjustments for Projected Disposable Income Calculation

<b>CMI Income (Before Marital Adjustment) (Form 22C, line 18)</b>	<b>\$8,619.07</b>	<b>Schedule I Income <u>Minus</u> Schedule I Expenses (Sch. I, line 16)</b>	<b>\$6,849.95</b>
<b>Total of all Deductions under 11 U.S.C. § 707(b)(2):</b>	<b>(\$8,765.56)</b>		
<b>Child Support received (Sch. I, line 10) (NOT including child support received by non-filing spouse)</b>	<b>\$0.00</b>	<b>Schedule J expenses (including proposed plan payment) (Sch. J, line 20b)</b>	<b>(\$6,974.59)</b>
<b>Qualified retirement deductions:</b>	<b>\$0.00</b>		
<b>Equals Means Test Derived Disposable Income:</b>	<b>(\$146.49)</b>		
<b>Lanning Adjustments:</b>			
<b>Once per year bonus received in March, 2011. prorated over 12 months</b>	<b>(\$845.92)</b>	<b>Equals Actual Disposable Income: (Sch. J, line 20c)</b>	<b>(\$125.00)</b>
<b>Projected Disposable Monthly Income:</b>	<b>(\$992.41)</b>		

(rev. 11/29/10)

**United States Bankruptcy Court**  
**Middle District of North Carolina (NC Exemptions)**

In re **Walter Anthony Embich**  
**Terra Chrystell Embich**

Debtor(s)

Case No.  
Chapter

**13**

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

***DEFINITIONS***

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

**1. Income from employment or operation of business**

- None  State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$33,099.00	<b>Walter Anthony Embich</b> <b>2011 United States Army</b>
\$81,498.66	<b>2010 United States Army</b>
\$75,000.00	<b>2009 United States Army</b>
\$4,722.00	<b>Terra Chrystell Embich</b> <b>2011 United States Army Reserve/Grey Group Training/Express</b>
\$2,631.12	<b>2010 United States Army Reserve/Express</b>
\$0.00	<b>2009 None</b>

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**2. Income other than from employment or operation of business**

None  State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$0.00</b>	<b>Walter Anthony Embich</b>
	<b>2011 None</b>
<b>\$0.00</b>	<b>2010 None</b>
<b>\$6,198.78</b>	<b>2009 Profit from Sale of Real Property</b>
<b>\$3,680.00</b>	<b>Terra Chrystell Embich</b>
	<b>2011 GI Bill</b>
<b>\$30,761.00</b>	<b>2010 GI Bill/Unemployment Compensation</b>
<b>\$38,828.00</b>	<b>2009 GI Bill/Unemployment Compensation</b>

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**3. Payments to creditors**

None  *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
<b>*Children of Walter Anthony Embich</b> <b>c/o Stephanie White</b> <b>2933 Bakers Mill Road</b> <b>Fayetteville, NC 28303</b>	<b>Ongoing Child Support Obligation</b>	<b>\$1,200.00</b>	<b>\$0.00</b>
<b>*Stephanie White</b> <b>2933 Bakers Mill Road</b> <b>Fayetteville, NC 28303</b>	<b>Ongoing Alimony</b>	<b>\$400.00</b>	<b>\$0.00</b>

None  b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING

None  c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING

\* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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**4. Suits and administrative proceedings, executions, garnishments and attachments**

- None ■ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
None ■ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED  <b>Army and Air Force Exchange</b> Attn: FA-F/R Post Office Box 650038 Dallas, TX 75265-0038	DATE OF SEIZURE  <b>04/15/11</b>	DESCRIPTION AND VALUE OF PROPERTY  <b>Male Debtors 2010 Federal Income Tax Refund</b> <b>Value Taken: \$4,511.00</b>	
Army and Air Force Exchange Attn: FA-F/R Post Office Box 650038 Dallas, TX 75265-0038	04/30/11	Male Debtors Monthly Wages Value Taken: \$543.16	

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**5. Repossessions, foreclosures and returns**

- None ■ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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**6. Assignments and receiverships**

- None ■ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT		TERMS OF ASSIGNMENT OR SETTLEMENT
None ■ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY

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**7. Gifts**

- None  List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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**8. Losses**

- None  List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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**9. Payments related to debt counseling or bankruptcy**

- None  List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>The Law Offices of John T. Orcutt, PC 6616-203 Six Forks Road Raleigh, NC 27615</b>		<b>\$200.00</b>
<b>Hummingbird Credit Counseling 3737 Glenwood Avenue Suite 100 Raleigh, NC 27612</b>		<b>\$34.00</b>

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**10. Other transfers**

- None  a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
<b>Rosahwn &amp; Tiffany Tate 325 Buckeye Drive Raeford, NC 28376 None</b>	<b>07/10/09</b>	<b>House &amp; Lot: 325 Buckeye Drive Raeford, NC 28376 Sold For: \$129,900.00 Profit Received: \$6,198.78 *1/2 OF THE PROCEEDS WERE DISTRIBUTED TO MALE DEBTORS EX SPOUSE PER DIVORCE DECREE. THE REMAINDER OF THE FUNDS WERE USED TO PAY MARITAL DEBT*</b>

- None  b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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#### **11. Closed financial accounts**

- None  List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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#### **12. Safe deposit boxes**

- None  List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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#### **13. Setoffs**

- None  List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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#### **14. Property held for another person**

- None  List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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#### **15. Prior address of debtor**

- None  If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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#### **16. Spouses and Former Spouses**

- None  If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME
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**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None  a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None  b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

- None  c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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**18 . Nature, location and name of business**

- None  a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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- None  b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

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#### 19. Books, records and financial statements

- None     a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.
- |                  |                         |
|------------------|-------------------------|
| NAME AND ADDRESS | DATES SERVICES RENDERED |
|------------------|-------------------------|
- None     b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.
- |      |         |                         |
|------|---------|-------------------------|
| NAME | ADDRESS | DATES SERVICES RENDERED |
|------|---------|-------------------------|
- None     c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.
- |      |         |
|------|---------|
| NAME | ADDRESS |
|------|---------|
- None     d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.
- |                  |             |
|------------------|-------------|
| NAME AND ADDRESS | DATE ISSUED |
|------------------|-------------|

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#### 20. Inventories

- None     a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
- |                   |                      |   |
|-------------------|----------------------|---|
| DATE OF INVENTORY | INVENTORY SUPERVISOR | DOLLAR AMOUNT OF INVENTORY<br>(Specify cost, market or other basis) |
|-------------------|----------------------|---|
- None     b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.
- |                   |  |
|-------------------|--|
| DATE OF INVENTORY | NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS |
|-------------------|--|

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#### 21 . Current Partners, Officers, Directors and Shareholders

- None     a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
- |                  |                    |                        |
|------------------|--------------------|------------------------|
| NAME AND ADDRESS | NATURE OF INTEREST | PERCENTAGE OF INTEREST |
|------------------|--------------------|------------------------|
- None     b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.
- |                  |       |   |
|------------------|-------|---|
| NAME AND ADDRESS | TITLE | NATURE AND PERCENTAGE<br>OF STOCK OWNERSHIP |
|------------------|-------|---|

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**22 . Former partners, officers, directors and shareholders**

None ■	a. If the debtor is a partnership, list each member who withdrew from the partnership within <b>one year</b> immediately preceding the commencement of this case.	
NAME	ADDRESS	DATE OF WITHDRAWAL
None ■	b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within <b>one year</b> immediately preceding the commencement of this case.	

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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**23 . Withdrawals from a partnership or distributions by a corporation**

None ■	If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during <b>one year</b> immediately preceding the commencement of this case.
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NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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**24. Tax Consolidation Group.**

None ■	If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within <b>six years</b> immediately preceding the commencement of the case.
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NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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**25. Pension Funds.**

None ■	If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within <b>six years</b> immediately preceding the commencement of the case.
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NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
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**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date May 27, 2011

Signature /s/ Walter Anthony Embich  
**Walter Anthony Embich**  
Debtor

Date May 27, 2011

Signature /s/ Terra Chrystell Embich  
**Terra Chrystell Embich**  
Joint Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

**United States Bankruptcy Court**  
**Middle District of North Carolina (NC Exemptions)**

In re **Walter Anthony Embich**  
**Terra Chrystell Embich**

Debtor(s)

Case No.

Chapter

**13**

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 46 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date May 27, 2011

Signature /s/ Walter Anthony Embich  
**Walter Anthony Embich**  
Debtor

Date May 27, 2011

Signature /s/ Terra Chrystell Embich  
**Terra Chrystell Embich**  
Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

North Carolina Employment Security  
Commission  
Post Office Box 26504  
Raleigh, NC 27611

Credit Bureau  
Post Office Box 26140  
Greensboro, NC 27402

NC Child Support  
Centralized Collections  
Post Office Box 900006  
Raleigh, NC 27675-9006

Equifax Information Systems LLC  
P.O. Box 740241  
Atlanta, GA 30374-0241

Experian  
P.O. Box 2002  
Allen, TX 75013-2002

Trans Union Corporation  
P.O. Box 2000  
Crum Lynne, PA 19022-2000

ChexSystems  
Attn: Consumer Relations  
7805 Hudson Road, Ste. 100  
Woodbury, MN 55125

Internal Revenue Service (MD) \*\*  
Post Office Box 7346  
Philadelphia, PA 19101-7346

US Attorney's Office (MD) \*\*  
Middle District  
Post Office Box 1858  
Greensboro, NC 27502-1858

NC Department of Revenue  
c/o Reginald S. Hinton  
Post Office Box 25000  
Raleigh, NC 27640-5000

AAFES  
Attn: Bankruptcy Unit  
Post Office Box 650062  
Dallas, TX 75265-0062

AAFES  
c/o Creditor's Bankruptcy Service  
Post Office Box 740933  
Dallas, TX 75374-0933

Best Buy  
c/o Retail Services  
Post Office Box 15521  
Wilmington, DE 19850-5521

Capital One  
Post Office Box 30285  
Salt Lake City, UT 84130-0285

Children of Walter Anthony Embich  
c/o Stephanie White  
2933 Bakers Mill Road  
Fayetteville, NC 28303

Credit Bureau  
Post Office Box 26140  
Greensboro, NC 27402-6140

Credit One Bank  
Post Office Box 98873  
Las Vegas, NV 89193-8873

Credit Protection  
13355 Noel Road  
Dallas, TX 75240-6612

Cumberland County Child Support Enf.  
Post Office Box 2429  
Fayetteville, NC 28302

Desiree Guley  
218 Bahia Lane  
Raeford, NC 28376

DFAS-IN/Debt and Claims Dept 3300  
8899 East 56th Street  
Indianapolis, IN 46249-3300

DPT ED/SLM  
PO Box 9635  
Wilkes Barre, PA 18773

Ford Motor Credit  
Attn: Managing Agent  
Post Office Box 542000  
Omaha, NE 68154-8000

Ford Motor Credit  
Attn: Managing Agent  
Post Office Box 542000  
Omaha, NE 68154-8000

Ford Motor Credit  
Post Office Box 542000  
Omaha, NE 68154

Fort Lee Federal Credit Union  
4495 Crossings Boulevard  
Prince George, VA 23875-1455

GE Money Bank  
Bankruptcy Dept.  
Post Office Box 103104  
Roswell, GA 30076-3104

GE Money Bank  
Bankruptcy Dept.  
Post Office Box 103104  
Roswell, GA 30076-3104

Desiree Guley  
218 Bahia Lane  
Raeford, NC 28376

Hoke County Tax Collector  
Post Office Box 217  
Raeford, NC 28376-0217

Hoke County Tax Collector  
Post Office Box 217  
Raeford, NC 28376-0217

Horizon Bank  
c/o Farina & Wojcik, PA  
45 North Whittaker Street  
Suite 200  
New Buffalo, MI 49117

Internal Revenue Service  
Post Office Box 7346  
Philadelphia, PA 19101-7346

JC Penney  
Post Office Box 965008  
Orlando, FL 32896-5008

Kirby Company of Fayetteville  
5353 Red Tip Road  
Suite 108  
Fayetteville, NC 28304

Kohl's  
Post Office Box 3115  
Milwaukee, WI 53201-3115

Law Offices of John T. Orcutt  
6616-203 Six Forks Road  
Raleigh, NC 27615

Military Star  
Disputes Unit  
Post Office Box 650410  
Dallas, TX 75265-0410

National Fitness Financial  
Member Services Department  
1645 E. Hwy. 193, Suite 100  
Layton, UT 84040

NC Department of Justice  
for NC Department of Revenue  
Post Office Box 629  
Raleigh, NC 27602-0629

NC Department of Revenue  
c/o Reginald S. Hinton  
Post Office Box 25000  
Raleigh, NC 27640-5000

NCO Financial Systems  
Post Office Box 510950  
New Berlin, WI 53151-0950

North Carolina Child Support  
P.O. Box 900006  
Raleigh, NC 27675

North Carolina Dept of Revenue  
Post Office Box 1168  
Raleigh, NC 27602-1168

North Carolina Employment Security  
Commission  
Post Office Box 26504  
Raleigh, NC 27611-6504

Nuvell Credit Company  
Attn: Managing Agent  
Post Office Box 380901  
Bloomington, MN 55438-0901

Old Navy  
c/o GE Money Bank  
Bankruptcy Department  
Post Office Box 103104  
Roswell, GA 30076

Omni Health & Fitness  
of Fayetteville  
1400 Walter Reed Road  
Fayetteville, NC 28304

Polaris  
c/o GE Money Bank  
Attn: Managing Agent  
Post Office Box 6153  
Rapid City, SD 57709-6153

Private Diagnostic Clinic  
Duke University Medical center  
5213 South Alston Avenue  
Durham, NC 27713

Sallie Mae  
1002 Arthur Drive  
Lynn Haven, FL 32444

Sears  
Post Office Box 6282  
Sioux Falls, SD 57117-6282

The Home Depot  
Post Office Box 6497  
Sioux Falls, SD 57117-6497

Time Warner Cable  
Attn: Collections  
2505 Atlantic Avenue  
Raleigh, NC 27604

United Consumer Financial Services  
Post Office Box 856290  
Louisville, KY 40285-6290

US Attorney's Office  
Middle District  
Post Office Box 1858  
Greensboro, NC 27502-1858

US Attorney's Office  
Middle District  
Post Office Box 1858  
Greensboro, NC 27502-1858

US Attorney's Office  
Middle District  
Post Office Box 1858  
Greensboro, NC 27502-1858

US Attorney's Office  
Middle District  
Post Office Box 1858  
Greensboro, NC 27502-1858

US Department of Education  
Post Office Box 5202  
Greenville, TX 75403-5202

US Department of Education  
1 Imation Pl Bldg 2  
Saint Paul, MN 55128-3422

US Department of Education  
Direct Loan Servicing Center  
Post Office Box 5609  
Greenville, TX 75403-5609

US Department of Education  
Post Office Box 5202  
Greenville, TX 75403-5202

US Department of Education  
1 Imation Pl Bldg 2  
Saint Paul, MN 55128-3422

US Department of Education  
Direct Loan Servicing Center  
Post Office Box 5609  
Greenville, TX 75403-5609

Verizon  
Post Office Box 26055  
Minneapolis, MN 55426

Veterans Administration  
Regional Office  
251 North Main Street  
Winston-Salem, NC 27155

WalMart  
Post Office Box 981400  
El Paso, TX 79998

Wells Fargo Home Mortgage  
Attn: Managing Agent  
Post Office Box 14411  
Des Moines, IA 50306-3411

Stephanie White  
2933 Bakers Mill Road  
Fayetteville, NC 28303

**United States Bankruptcy Court**  
**Middle District of North Carolina (NC Exemptions)**

In re      **Walter Anthony Embich**  
             **Terra Chrystell Embich**

Debtor(s)

Case No.  
Chapter

**13**

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: May 27, 2011

/s/ Walter Anthony Embich

**Walter Anthony Embich**

Signature of Debtor

Date: May 27, 2011

/s/ Terra Chrystell Embich

**Terra Chrystell Embich**

Signature of Debtor